
State:	Vermont	Filing Company:	MVP Health Insurance Company
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.002C Large Group Only - Other		
Product Name:	Q1 and Q2 2013 Large Group PPO		
Project Name/Number:	/		

Filing at a Glance

Company:	MVP Health Insurance Company
Product Name:	Q1 and Q2 2013 Large Group PPO
State:	Vermont
TOI:	H16G Group Health - Major Medical
Sub-TOI:	H16G.002C Large Group Only - Other
Filing Type:	Rate
Date Submitted:	08/14/2012
SERFF Tr Num:	MVPH-128635622
SERFF Status:	Assigned
State Tr Num:	61173
State Status:	Pending Department Review
Co Tr Num:	
Implementation	01/01/2013
Date Requested:	
Author(s):	Kristen Marsh, Matt Lombardo
Reviewer(s):	Sean Londergan (primary)
Disposition Date:	
Disposition Status:	
Implementation Date:	
State Filing Description:	

State: Vermont **Filing Company:** MVP Health Insurance Company
TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002C Large Group Only - Other
Product Name: Q1 and Q2 2013 Large Group PPO
Project Name/Number: /

General Information

Project Name: Status of Filing in Domicile:
Project Number: Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Group
Submission Type: New Submission Group Market Size: Large
Group Market Type: Employer Overall Rate Impact: 12%
Filing Status Changed: 08/17/2012
State Status Changed: 08/17/2012 Deemer Date:
Created By: Matt Lombardo Submitted By: Matt Lombardo
Corresponding Filing Tracking Number:

PPACA: Not PPACA-Related

PPACA Notes: null

Filing Description:

The documentation included within this filing provides support for MVP Health Insurance Co. recommended rating actions for groups of 51+ subscribers with effective dates beginning between January 1, 2013 and June 30, 2013.

Company and Contact

Filing Contact Information

Matt Lombardo, mlombardo@mvphealthcare.com
625 State Street 518-388-2483 [Phone]
Schenectady, NY 12305

Filing Company Information

MVP Health Insurance Company	CoCode: 11125	State of Domicile: New York
625 State Street	Group Code: 1198	Company Type: Health
Schenectady, NY 12305	Group Name:	Insurance
(518) 388-2469 ext. [Phone]	FEIN Number: 14-1827918	State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation:
Per Company: Yes

Company	Amount	Date Processed	Transaction #
MVP Health Insurance Company	\$50.00	08/14/2012	61676126

State:	Vermont	Filing Company:	MVP Health Insurance Company
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Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	13.400%
Effective Date of Last Rate Revision:	01/01/2012
Filing Method of Last Filing:	SERFF

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
MVP Health Insurance Company	Increase	12.000%	12.000%	\$4,106,737	3,939	\$34,222,814	9.300%	14.700%

Product Type:	HMO	PPO	EPO	POS	HSA	HDHP	FFS	Other
Covered Lives:		325	2,018			5,258		
Policy Holders:		145	1,082			2,712		

SERFF Tracking #:	MVPH-128635622	State Tracking #:	61173	Company Tracking #:	
<hr/>					
State:	Vermont	Filing Company:	MVP Health Insurance Company		
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.002C Large Group Only - Other				
Product Name:	Q1 and Q2 2013 Large Group PPO				
Project Name/Number:	/				

Rate Review Detail

COMPANY:

Company Name: MVP Health Insurance Company
HHS Issuer Id: 92802
Product Names: MVP Preferred EPO, MVP Preferred PPO, MVP TriVantage Plans, MVP Preferred High Deductible EPO, MVP Preferred High Deductible PPO
Trend Factors:

FORMS:

New Policy Forms:
Affected Forms:
Other Affected Forms: VECOC

REQUESTED RATE CHANGE INFORMATION:

Change Period: Annual
Member Months: 130,211
Benefit Change: Increase
Percent Change Requested: Min: 9.3 Max: 14.7 Avg: 12.0

PRIOR RATE:

Total Earned Premium: 34,222,814.00
Total Incurred Claims: 33,346,709.00
Annual \$: Min: 200.92 Max: 460.87 Avg: 375.20

REQUESTED RATE:

Projected Earned Premium: 38,329,552.00
Projected Incurred Claims: 33,730,005.00
Annual \$: Min: 219.60 Max: 504.01 Avg: 420.22

State:	Vermont	Filing Company:	MVP Health Insurance Company
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.002C Large Group Only - Other		
Product Name:	Q1 and Q2 2013 Large Group PPO		
Project Name/Number:	/		

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Actuarial Memorandum		
Comments:	The attachment contains the Actuarial Memorandum for the accompanying rate filing.		
Attachment(s):			
Q1 & Q2 2013 Actuarial Memorandum - HIC Large Group.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Filing Compliance Certification		
Comments:	Please see the attachment.		
Attachment(s):			
Certification of Compliance - MAF.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Health Administrative Forms		
Comments:	Please see the attachment and note the 3Q2012 filing is referenced because 4Q2012 has not been approved yet.		
Attachment(s):			
Health Filing Form F106 AR42 Lg.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Health Filing Data		

State:	Vermont	Filing Company:	MVP Health Insurance Company
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.002C Large Group Only - Other		
Product Name:	Q1 and Q2 2013 Large Group PPO		
Project Name/Number:	/		

Comments:	<p>Please see the attachments below which contain the following filing information:</p> <p>1) Manual Rate Development and Rate Filing 2) Experience Rating Addendum 3) Experience Rating Formula</p> <p>Please note, there are no proposed changes to the Experience Rating Formula and it is being included for completeness.</p> <p>Regards, Matt Lombardo</p>
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Attachment(s):

Q1 & Q2 2013 Rate Filing - VT HIC Large Group.pdf
Q1 & Q2 2013 Experience Rating Addendum - HIC Large Group.pdf
Q1 2012 Experience Rating Formula - HIC Large Group.pdf

		Item Status:	Status Date:
Bypassed - Item:	Third Party Filing Authorization		
Bypass Reason:	N/A		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	Rate Summary Worksheet		
Bypass Reason:	This is a large group filing.		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	Consumer Disclosure Form		
Bypass Reason:	Large Group only filing so MVP does not need to upload to HIOS website. A plain language summary is attached below to comply with Vermont's state specific laws.		
Comments:			

Item Status:	Status Date:
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State:	Vermont	Filing Company:	MVP Health Insurance Company
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.002C Large Group Only - Other		
Product Name:	Q1 and Q2 2013 Large Group PPO		
Project Name/Number:	/		

Satisfied - Item:	Plain Language Summary		
Comments:	Please see the attachment which contains the required plain language summary for rate increases exceeding 5%.		
Attachment(s):			
Consumer Disclosure Form about Rate Increases - HIC Large Group.pdf			



ACTUARIAL MEMORANDUM

1st Quarter and 2nd Quarter 2013 Large Group AR42 Filing

Purpose

The purpose of this filing is to demonstrate the development of and seek approval of the Manual Pure Premium rates (otherwise referred to as Net Required Revenue) for MVP Health Insurance Company's Large Group EPO/PPO and High Deductible EPO/PPO experience rated product portfolio. Manual pure premium rates are included for both 1st Quarter and 2nd Quarter 2013 effective dates. The rates are effective for 12 months. The Experience Rating Addendum is also included as part of this rate filing and changes effective for 1/1/13 are noted below. The Experience Rating Formula is included as information only as it is not changing at this time. Collectively the manual rates, the Addendum and the Formula are used to derive group specific premium rates.

This rate filing has been prepared to satisfy the requirements of 8 V.S.A § 5104 and is not intended to be used for other purposes.

Summary of requested Manual Pure Premiums increases

The requested quarterly manual rate changes from the current proposed 4th Quarter manual rates pending are:

EPO/PPO Medical: 1.9%

Rx riders: 12.5%

HDHP: 1.9%

These requested quarterly rate changes result in average annual rate changes for 1st Quarter group renewals as follows:

Q1 Renewal Impact			
	Medical Only	Rx Only	Medical + Rx
HD	13.2%	N/A	13.2%
Non-HD	9.3%	9.9%	9.4%
	Total		12.0%

The requested quarterly manual rate changes from the proposed 1st Quarter manual rates are:

EPO/PPO Medical: 1.8%

Rx riders: 1.2%

HDHP: 1.8%

The requested quarterly rate changes result in average annual rate changes for 2nd Quarter group renewals as follows:

Q2 Renewal Impact			
	Medical Only	Rx Only	Medical + Rx
HD	12.6%	N/A	12.6%
Non-HD	11.2%	11.7%	11.3%
		Total	12.0%

MVP is not proposing a change to the rate slope implied in the pending 4th Quarter rate filing.

Enrollment distribution by Renewal Quarter (as of June 2012)

1st Q: 71.0%

2nd Q: 6.1%

3rd Q: 10.6%

4th Q: 12.3%

Development of Base Manual Pure Premium Rates

Large group EPO/PPO and HDHP incurred claim data for the period 4/1/2011 – 3/31/2012 paid through 6/30/2012 was the basis for this rate development.

Exhibit 3a demonstrates the development of the proposed 1st quarter rate action. Historical fee for service claims are first projected to the rating period. Expected non fee for service medical expenses are added to the projected claims as well as anticipated expenses associated with new benefit mandates not reflected in the historical claim data and the New York paid claim surcharge expense (HCRA). The Vermont paid claim surcharge is not included in the manual rate for large groups because it is included in the Retention Section of the Experience Rating Addendum and added to the final blended group rate (as a percentage of the blended pure premium) along with the other Retention items. New York HCRA expense for the experience portion of a group's rate development is based on the group's actual facility claims subject to the tax.

The projected rating period required manual pure premium is compared to the prior rating period filed manual pure premium to indicate the desired quarterly manual rate change. This analysis is done separately for the HDHP experience block and the EPO/PPO experience block and blended together to determine the desired book of business quarterly increase.

The expected non-fee for service medical expenses added to the projection reflect costs associated with net reinsurance expense, wellstyle rewards program expense, PCP incentive payments and Medical Home, VT vaccine program expense, PPACA per enrollee tax, and other miscellaneous MVP claim expenses not included in the historical experience period data such as manual checks, FFS write offs, Massachusetts surcharges and New York Covered lives assessments.

The anticipated costs for new benefit mandates reflected in the projected manual pure premium include the autism mandate, the ACA woman's preventative expansion and the Rx OOP maximum mandate. The impacts of each are outlined here:

Autism

This benefit expansion was introduced first effective 10/1/11 and then a subsequent expansion of the coverage mandate was introduced effective 10/1/12. While regulation required carriers to begin the coverage expansions upon group renewal date, MVP rolled out the mandates across the board for all renewal groups on the respective effective dates for administrative reasons. The cost implication of the 10/1/11 expansion is already emerging in 6 months of MVP's experience period data however is not fully reflected yet. As a result \$0.72 PMPM was added to the claim projection to adjust for this based on the prior estimate of \$1.43 PMPM. An additional \$1.88 PMPM was added to the claim

projection to adjust for the expanded coverage effective 10/1/12. This extra anticipated claim expense was based on the estimate that the expanded mandate would add an additional 0.45% – 0.55% to premium rates.

ACA women's preventative mandate

The ACA women's preventative mandate is effective beginning with August 2012 renewals. The mandate requires carriers to cover contraceptive drugs with no member cost sharing in the base medical coverage offered. Prior to this regulation, MVP covered contraception drugs as part of the optional pharmacy riders sold alongside the base medical plans for EPO/PPO and HMO plans. For integrated high deductible plans, the contraceptive coverage was already part of the base plan but not on a first dollar covered in full basis. As a result, for EPO/PPO and HMO plans, MVP's cost to cover contraception drugs needed to be removed from the drug card premium rates and the full cost (MVP's and the member's) needed to be added to the base medical plan premium rates. For integrated high deductible plans, the full cost of contraception drugs (MVP's and the members) needed to be added into the claim cost projection while the net member cost was subtracted. The PMPM adjustments for each block and product were derived based on the actual cost of contraception drug coverage over the experience period. In addition to the cost for contraceptive drugs, and included in the PMPM adjustments, is \$0.21 PMPM to cover the expected cost of the additional benefits covered under the women's preventative mandate. These include items such as coverage for breast pumps, sterilization surgery at no cost, counseling and other miscellaneous services. The \$0.21 PMPM estimate for this additional expense was based on a study done for all of MVP's commercial lines of business and used in rate adjustments for NY and NH products as well.

Rx OOP maximum mandate

Bill H559 is effective beginning with October 2012 renewals. Included in this regulation is a new out of pocket maximum for prescription drug expenses. This mandate is applicable to drug rider coverage as well as drug coverage that are part of an integrated high deductible plan.

An adjustment to the projected rating period Rx claim costs for both the integrated high deductible plans and prescription drug card benefits was made to reflect the estimated increase in premiums due to this mandate. These additional PMPM costs reflect the weighted average of the 4Q12 premium rate adjustments using the experience period membership by product/rider with one quarter of trend added.

Medical Trend Factors

The development of the annual paid claim trend factors are illustrated in Exhibit 2. Total trend includes a utilization component and a unit cost increase component.

MVP is not changing the utilization assumptions used for the projection of medical claims included in the 4Q 2012 rate filing. MVP feels these assumptions are reasonable based on review of recent SOA trend reports and MVP's book of business trends. Recent utilization trends for hospital services both in the industry and at MVP have been generally negative however MVP doesn't anticipate negative trends will persist into the future. Therefore a 0% facility trend was assumed. Overall physician usage trends have been relatively low (lower than 3% to flat) in the recent SOA trend report and generally low for MVP's book of business as well. However, MVP's VT group business, as illustrated in the rolling 12 month allowed supplemental exhibit, has exhibited higher than average physician utilization trends. While MVP's VT book of business is demonstrating higher than average utilization trends for physician services, we are maintaining that the 2.5% utilization assumption used in this premium rate development is reasonable relative to industry expectations and it helps generate a rate increase that is reasonable relative to the experience period loss ratios and the additional expenses added to the cost of health care due to new government mandates.

The assumed unit cost trends reflect known and assumed price increases from MVP's provider network. The unit cost trend factors for the 2012 trend period have been modified from the prior rate filing to reflect finalized 2012 negotiations with providers. The 2013 unit cost trend factors have also been modified based on more current estimates of average physician contract increases as well as the recent publication of the proposed 2013 Vermont Hospital budget increases.

In addition to the medical cost inflation rate assumed from the historical experience period to the rating period, an adjustment is needed to reflect the impact of cost share leveraging on the carriers share of the medical cost. Leveraging is a result of the fixed nature of deductibles and copays in health benefit plans. When there are fixed member deductibles and copays, the carrier bears a greater portion of the cost of medical inflation. Therefore, an additional factor adjustment is made to the trend assumption to capture this.

The trend applied to the deductible portion of the experience period was derived using the distribution of claims for MVP's VT book of business. Claims below the average deductible amount over the experience period were trended at the applicable allowed trend rate while claims greater than the deductible were held flat. The average HDHP deductible over the experience period is \$3,138 and the average non-HDHP deductible over the experience period is \$1,625.

MVP would like to point out that the methodology for bucketing claims between Inpatient, Outpatient/Other and Physician, as illustrated in Exhibit 2, was modified from that used in the 3rd and 4th quarter rate filings and is now consistent with how the Rolling 12 month data is bucketed and how claim data was bucketed for trend purposes prior to the 3rd quarter 2012 rate filing. The change in the 3rd quarter 2012 rate filing was directly related to a change in rating analyst and his interpretation of how claims should be bucketed.

The difference in the bucketing only affected the physician claims performed in a non-office setting. For those two rate filings, those claims were included with the facility claims for trend development as opposed to be included with the physician claims. This was based on a misunderstanding on the part of the rate analyst about the contracts that drive the pricing of those claims. The physician fee schedules drive the pricing of these claims not the hospital contracts but the rate analyst did not know this.

While the development of the trend factors in the 3rd quarter and 4th quarter rate filings were not using the appropriate weightings, the impact on the annual paid trend factors equaled approximately 0.2%.

Development of Rx Rider Pure Premium Rates and Rx trend Factors

Large group prescription drug claims for both the HMO and EPO/PPO block are blended together for rate setting. The historical prescription drug claim data reflects the same experience period as the medical claims, 4/1/2011 – 3/31/2012 paid through 6/30/12. Exhibit 3b demonstrates the development of the proposed 1st quarter rate action. The same methodology as described above for the base rates was used.

The large quarterly increase being proposed for the Rx rider premium rates is driven by several factors:

1) There was an increase of 9% in the MVP paid claim expense between the prior experience period and the current experience period. This large increase is driven by the loss of large group HMO members through 2012. Historically the large group HMO membership has had significantly lower Rx claim costs than the large group HIC membership and therefore the Large HMO Rx manual rates have been subsidizing the Large HIC Rx manual rates. The member months and PMPM paid claim costs between the two experience periods is illustrated in the table below:

Rx claim data for Large Group VT members

Large Group HMO Data	Member Months	MVP Paid Claims
4Q12 Experience Period 1/1/11 - 12/31/11	24,711	27.89
1Q13 Experience Period 4/1/11 - 3/31/11	17,221	34.11
Change	-30%	22%

Large HIC Data	Member Months	MVP Paid Claims
4Q12 Experience Period 1/1/11 - 12/31/11	36,413	54.68
1Q13 Experience Period 4/1/11 - 3/31/11	35,497	54.62
Change	-3%	0%

Combined Large Group Data	Member Months	MVP Paid Claims
4Q12 Experience Period 1/1/11 - 12/31/11	61,124	43.85
1Q13 Experience Period 4/1/11 - 3/31/11	52,718	47.92
Change	-14%	9%

The disproportionate share of HMO membership losses is generating the need for a large correction to the large group Rx rider manual rates. An additional correction may be needed again when 3rd quarter Rx rates are filed. The majority of the 17,221 members months of HMO large group historical claim utilization will be dropped from the experience period data used to generate the 3rd quarter manual rates therefore the Rx trend rates used in the rating projection may not be sufficient to absorb this.

2) The anticipated 2013 PMPM rebate revenue is lower than what was assumed in the 2012 premium rates driven by a continued shift from brand to generic drug usage. The assumed PMPM rebate for 2013 was derived by looking at the # of brand scripts written over the experience period, adjusted downward to reflect the trend toward more generic replacements and then multiplied by the contracted 2013 brand rebate per script. Over the first six months of 2012, MVP's Vermont commercial business has experienced a reduction in brand script utilization equal to 19.7% when compared the same time period in 2011.

3) An increase in the 2013 trend factors used in the projection. The total allowed trend for 2013 is projected to be 4.1% compared to 2.9% used in the prior rate filing. This change is driven by the evaluation of MVP's book of business Rx trends emerging in the first half of 2012 compared to the prior period in 2011. In addition, included in the calculation of the leveraged paid trend factor, the experience period PMPM member cost share was reduced to reflect lower anticipated member cost sharing on a per script basis as members shift from brand to generic scripts with lower copay requirements. Over the first six months of 2012, MVP's Vermont non-HDHP commercial business has experienced a reduction in PMPM cost-sharing equal to 4.8% when compared to the same time period in 2011.

Experience Rating Addendum

Included with the Manual Rate filing is the Experience Addendum which includes all of the applicable rating factors used to generate group specific premium rates. The following items have been updated in the Addendum to be effective 1/1/13:

- Section III – Trend – 2011 and 2012 trend rates were restated to align with the most recent paid trend projections used in the manual rate development. 2013 Trend rates have been added as well.
- Section IX – The New York State Covered Lives Assessment rates were updated based on actual 2012 rates.

Retention Expenses

These are illustrated in Section X of the Addendum and are unchanged.

Vermont First Products

MVP is increasing the manual pure premiums for these products by the same quarterly trends as the rest of the block of business. The rate increases for the non-HDHP VT First products reflect the combined increase for the base EPO products as well as the Rx riders because these products have a non-optional pharmacy benefit as part of the product design. As of June 2012, there were no large group members enrolled in these products.

2Q2013 Rate Tables

The quarterly trend factor used to derive the 2nd Quarter 2013 rate table reflects 3 months of the annualized 2013 paid claim trend assumptions. Essentially this is the same result as projecting the experience period data an extra 3 months to the midpoint of the 2nd Quarter rating period to derive 2nd Quarter premium rates.

Supplemental Exhibits A-C

Also included with this filing are Historical Trend Exhibits for both the Medical claims and Prescription drug rider claims. These historical exhibits reflect all of MVP's commercial fully insured group business for both MVP Health Plan and MVP Health Insurance Company. The exhibits include data from MVP's Compare Conversion product as well as the Association group Agri-Services. The data includes claim runoff through June 30th, 2012 plus an adjustment for IBNR. These numbers are refreshed and re-run each filing. Therefore, historical figures are subject to change due to retroactive claims administration as well as changes due to runoff and IBNR differences. Exhibits B1 through B5 reflect total claim trend for all lines of business combined. Exhibit B6 illustrates claim trends separately for High Deductible products separately from the EPO/PPO/HMO products.

Exhibit C summarizes recent medical loss ratio detail by line of business and group size.

Product Retirements

There are no new product retirements at this time.

Actuarial Certification

I, Kathleen Fish, am a Member of the American Academy of Actuaries. I have examined the assumptions and methods used in determining MVP's requested rates. Based on my review and examination, it is my opinion that the proposed premium rates are reasonable in relation to the benefits provided and that they are neither excessive, inadequate, nor unfairly discriminatory. This rate filing conforms to the applicable Standards of Practice as promulgated by the Actuarial Standards Board.



Kathleen Fish, FSA, MAAA
Director of Actuarial Services
MVP Health Insurance Company

8/14/12
Date

Certification of Compliance
I hereby certify that I have reviewed the applicable filing requirements for this filing and the filing complies with all applicable statutory and regulatory provisions for the state of Vermont.
Print Name: Mark A. Fish Title: Executive Vice President & CFO
Signature: <i>Mark A. Fish</i> Date: 08/13/2012

Health Filing Form F106 (03/08)
Required Information for all filings & the Fee

NAIC#: 11125
Company Name: MVP Health Insurance Company
Address: 625 State Street
City, State, Zip: Schenectady, NY 12308
Phone: 518-388-2483 Contact Person: Matt Lombardo

Filing Contents:

1) ☐ New ☒ Change
If Change: Latest Approval Date: 7/12/2012 Vermont Filing Number (VFN) 58681

2) ☒ Rates: ☐ Forms:

3) ☐ Policy ☒ Contract ☐ Amendment ☐ Endorsement
☐ Handbook ☐ Rider ☐ Certificate ☐ Other _____


4) ☐ Individual ☐ Small Groups ☒ Large Group (51+) ☐ All Groups

Type of Filing:

<input type="checkbox"/> Accident Only	<input type="checkbox"/> Dental	<input type="checkbox"/> Miscellaneous
<input type="checkbox"/> AD&D	<input type="checkbox"/> Disability	<input type="checkbox"/> Nursing Home Only
<input type="checkbox"/> Advertising	<input type="checkbox"/> Home Health Only	<input type="checkbox"/> Organ Transplant
<input type="checkbox"/> Blanket	<input type="checkbox"/> Hospital Indemnity	<input type="checkbox"/> Prescription Drug
<input type="checkbox"/> Cancer Expense	<input type="checkbox"/> Limited Benefit	<input type="checkbox"/> Student/Athlete
<input type="checkbox"/> Comprehensive	<input type="checkbox"/> Long Term Care:	<input type="checkbox"/> Stop Loss/Excess Risk
<input checked="" type="checkbox"/> Major Medical	<input type="checkbox"/> Qualified	<input type="checkbox"/> Travel
<input type="checkbox"/> Conversion	<input type="checkbox"/> Non-Qualified	<input type="checkbox"/> Vision
<input type="checkbox"/> Critical Illness	<input type="checkbox"/> Medicare Supplement	<input type="checkbox"/> Other: _____

Mandatory – Filing Fee Information:

1. State of Domicile: New York
2. Amount of Fee: \$50.00
3. Is the Fee you are sending based on your state of domicile's retaliatory fee? ☐ Yes ☒ No
4. Explain how each part of the Fee was determined, showing all calculation (use separate sheet if necessary).
filing Fee in accordance with 8 VSA 4062a
5. Fee calculated by: Matthew Lombardo
(Print Name)


(Signature)



MVP Health Care -- Q1 & Q2 2013 LG HIC Rate Filing

Large Group VT HIC AR42 Rate Filing
For Effective Dates Beginning Between January 1, 2013 - June 30, 2013

Exhibit 1 -- Summary of Medical Coplans Offered

Exhibit 2 -- Pricing Trend Assumptions

Exhibit 3a -- Claim Projection (Base Plans)

Exhibit 3b -- Claim Projection (Rx Riders)

Exhibit 6a -- Medical Manual Rates

Exhibit 6b -- Medical Riders

Exhibit 6c -- Rx Riders

Exhibit 1 -- Summary of Medical Coplans Offered

Large Group VT HIC AR42 Rate Filing
For Effective Dates Beginning Between January 1, 2013 - June 30, 2013

Coplant	Product Type	In-Network Benefits										Out-of-Network Benefits			Pharmacy
		PCP	SCP	IP (Med/Surg)	ER	OP Surg	DME	Amb	Ded	Coins.	OOP Max	Coins	Ded	OOP Max	
VE001L	EPO	\$20	\$20	\$500	\$100	\$150	50%	\$100	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VE002L	EPO	\$20	\$20	\$1,000	\$100	\$150	50%	\$100	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VE003L	EPO	\$25	\$40	\$500	\$100	\$150	50%	\$100	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VE004L	EPO	\$25	\$40	\$1,000	\$100	\$150	50%	\$100	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VE006L	EPO	\$30	\$50	\$1,000	\$100	\$150	50%	\$100	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VE016L	HyEPO	\$20	\$20	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	N/A	N/A	N/A	Riders Available
VE018L	HyEPO	\$20	\$20	20%	\$100	20%	50%	20%	\$3,000	20%	\$9,000	N/A	N/A	N/A	Riders Available
VE020L	HyEPO	\$20	\$20	20%	\$100	20%	50%	20%	\$1,000	20%	\$2,000	N/A	N/A	N/A	Riders Available
VE021L	HyEPO	\$20	\$20	20%	\$100	20%	50%	20%	\$2,000	20%	\$4,000	N/A	N/A	N/A	Riders Available
VE031L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$500	20%	\$1,500	N/A	N/A	N/A	Riders Available
VE032L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	N/A	N/A	N/A	Riders Available
VE033L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$2,000	20%	\$6,000	N/A	N/A	N/A	Riders Available
VE034L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$3,000	20%	\$9,000	N/A	N/A	N/A	Riders Available
VE035L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$500	20%	\$1,000	N/A	N/A	N/A	Riders Available
VE036L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$1,000	20%	\$2,000	N/A	N/A	N/A	Riders Available
VE037L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$2,000	20%	\$4,000	N/A	N/A	N/A	Riders Available
VE038L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,000	N/A	N/A	N/A	Riders Available
VE047L	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$500	20%	\$1,500	N/A	N/A	N/A	Riders Available
VE048L	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	N/A	N/A	N/A	Riders Available
VE050L	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$3,000	20%	\$9,000	N/A	N/A	N/A	Riders Available
VE052L	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$1,000	20%	\$2,000	N/A	N/A	N/A	Riders Available
VE053L	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$2,000	20%	\$4,000	N/A	N/A	N/A	Riders Available
VE054L	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,000	N/A	N/A	N/A	Riders Available
VE058L	EPO	75	75	\$1,000	\$200	\$200	50%	\$200	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VE060L	HYEPO	25	25		\$100	20%	50%	20%	\$1,000	20%	\$3,000	N/A	N/A	N/A	Riders Available
VE063L	HYEPO	30	30	20%	\$200	20%	50%	20%	\$2,000	20%	\$6,000	N/A	N/A	N/A	Riders Available
VE064L	EPO	0	0	\$0	\$0	\$0	0%	\$0	\$7,500	0%	\$7,500	N/A	N/A	N/A	Riders Available
VE065L	HYEPO	30	30	\$0	\$200	\$0	0%	\$0	\$3,000	0%	\$9,000	N/A	N/A	N/A	Riders Available
VE069EL	EPO	0	0	\$0	\$0	\$0	0%	\$0	\$6,500	0%	\$6,500	N/A	N/A	N/A	Riders Available
VE070EL	EPO	0	0	\$0	\$0	\$0	0%	\$0	\$8,000	0%	\$8,000	N/A	N/A	N/A	Riders Available
VE071EL	EPO	0	0	\$0	\$0	\$0	0%	\$0	\$9,500	0%	\$9,500	N/A	N/A	N/A	Riders Available
VE072AL	EPOagg	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$6,500	0%	\$6,500	N/A	N/A	N/A	Riders Available
VE073AL	EPOagg	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$8,000	0%	\$8,000	N/A	N/A	N/A	Riders Available
VE074AL	EPOagg	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$9,500	0%	\$9,500	N/A	N/A	N/A	Riders Available
VF EPO-1L	HYEPO	50	75	\$0	\$250	\$0	50%	\$0	\$2,000	20%	N/A	N/A	N/A	N/A	\$4/50%/50%
VF EPO-2L	EPO	\$50	\$75	\$850	\$250	\$500	\$1	\$150	\$0	0%	N/A	N/A	N/A	N/A	\$4/50%/50%
VP015L	HyPPO	\$20	\$20	20%	10000%	20%	50%	20%	\$500	20%	\$1,500	40%	\$1,000	\$3,000	Riders Available
VP016L	HyPPO	\$20	\$20	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	40%	\$2,000	\$6,000	Riders Available
VP017L	HyPPO	\$20	\$20	20%	10000%	20%	50%	20%	\$2,000	20%	\$6,000	40%	\$4,000	\$12,000	Riders Available
VP019L	HyPPO	\$20	\$20	20%	\$100	20%	50%	20%	\$500	20%	\$1,000	40%	\$1,000	\$3,000	Riders Available
VP020L	HyPPO	\$20	\$20	20%	\$100	20%	50%	20%	\$1,000	20%	\$2,000	40%	\$2,000	\$6,000	Riders Available
VP032L	HyPPO	\$25	\$40	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	40%	\$2,000	\$6,000	Riders Available
VP033L	HyPPO	\$25	\$40	20%	\$100	20%	50%	20%	\$2,000	20%	\$6,000	40%	\$4,000	\$12,000	Riders Available
VP034L	HyPPO	\$25	\$40	20%	\$100	20%	50%	20%	\$3,000	20%	\$9,000	40%	\$6,000	\$18,000	Riders Available
VP036L	HyPPO	\$25	\$40	20%	\$100	20%	50%	20%	\$1,000	20%	\$2,000	40%	\$2,000	\$6,000	Riders Available
VP037L	HyPPO	\$25	\$40	20%	\$100	20%	50%	20%	\$2,000	20%	\$4,000	40%	\$4,000	\$12,000	Riders Available
VP038L	HyPPO	\$25	\$40	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,000	40%	\$6,000	\$18,000	Riders Available
VP048L	HyPPO	\$30	\$50	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	40%	\$2,000	\$6,000	Riders Available
VP049L	HyPPO	30	50	20%	\$100	20%	50%	20%	\$2,000	20%	\$6,000	40%	\$4,000	\$12,000	Riders Available
VP050L	HyPPO	30	50	20%	\$100	20%	50%	20%	\$3,000	20%	\$9,000	40%	\$6,000	\$18,000	Riders Available
VP051L	HyPPO	30	50	20%	\$100	20%	50%	20%	\$500	20%	\$1,000	40%	\$1,000	\$3,000	Riders Available
VP053L	HyPPO	30	50	20%	\$100	20%	50%	20%	\$2,000	20%	\$4,000	40%	\$4,000	\$12,000	Riders Available
VP054L	HyPPO	30	50	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,000	40%	\$6,000	\$18,000	Riders Available
VT03LA	EPO	15	40	\$300	\$75	\$100	50%	\$40	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VT03LB	EPO	20	40	\$0	\$100	\$100	50%	\$40	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VT03LC	EPO	25	40	\$300	\$100	\$100	50%	\$40	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VT04LA	EPO	\$20	\$50	\$500	\$75	\$150	50%	\$50	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VT04LB	EPO	\$25	\$50	\$0	\$100	\$150	50%	\$50	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VT04LC	EPO	\$30	\$50	\$500	\$100	\$150	50%	\$50	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VT07LA	EPO	\$25	\$60	\$1,500	\$150	\$250	50%	\$150	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VT07LB	EPO	\$30	\$60	\$1,500	\$175	\$250	50%	\$175	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VT07LC	EPO	\$35	\$60	\$1,500	\$175	\$250	50%	\$175	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VEHD-01L	HDEPOagg	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$1,500	0%	\$2,500	N/A	N/A	N/A	\$10/\$30/\$50
VEHD-02L	HDEPOagg	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$2,500	0%	\$3,500	N/A	N/A	N/A	\$10/\$30/\$50
VEHD-03L	HDEPOagg	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$5,000	0%	\$5,000	N/A	N/A	N/A	\$0 after Deductible
VEHD-04L	HDEPOagg	10%	10%	10%	10%	10%	10%	10%	\$1,500	10%	\$3,000	N/A	N/A	N/A	10%/10%/30%
VEHD-05L	HDEPOagg	10%	10%	10%	10%	10%	10%	10%	\$2,000	10%	\$4,000	N/A	N/A	N/A	10%/10%/30%
VEHD-06L	HDEPOagg	10%	10%	10%	10%	10%	10%	10%	\$2,500	10%	\$5,000	N/A	N/A	N/A	10%/10%/30%
VEHD-07L	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$1,500	20%	\$3,000	N/A	N/A	N/A	20%/20%/40%
VEHD-08L	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,000	20%	\$4,000	N/A	N/A	N/A	20%/20%/40%
VEHD-09L	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,500	20%	\$5,000	N/A	N/A	N/A	20%/20%/40%
VEHD-12L	HDEPOagg	10%	10%	10%	10%	10%	10%	10%	\$2,500	10%	\$5,000	N/A	N/A	N/A	\$1
VEHD-13L	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$1,500	20%	\$3,000	N/A	N/A	N/A	50%
VEHD-14L	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,000	20%	\$4,000	N/A	N/A	N/A	50%
VEHD-15L	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,500	20%	\$5,000	N/A	N/A	N/A	50%
VEHD-17L	HDEPOagg	\$30	\$50	\$500	\$150	\$200	50%	\$150	\$2,500	0%	\$5,000	N/A	N/A	N/A	\$10/\$30/\$50
VEHD-18L	HDEPO	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$2,500	0%	\$3,500	N/A	N/A	N/A	\$10/\$30/\$50
VEHD-19L	HDEPO	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$5,000	0%	\$5,000	N/A	N/A	N/A	\$0 after Deductible
VEHD-20L	HDEPO	20%	20%	20%	20%	20%	20%	20%	\$2,500	20%	\$5,000	N/A	N/A	N/A	20%/20%/40%
VPHD-03L	HDPPOagg	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$5,000	0%	\$5,000	20%	\$10,000	\$20,000	\$0 after Deductible
VPHD-04L	HDPPOagg	10%	10%	10%	10%	10%	10%	10%	\$1,500	10%	\$3,000	30%	\$3,000	\$6,000	10%/10%/30%
VPHD-05L	HDPPOagg	10%	10%	10%	10%	10%	10%	10%	\$2,000	10%	\$4,000	30%	\$4,000	\$8,000	10%/10%/30%
VPHD-06L	HDPPOagg	10%	10%	10%	10%	10%	10%	10%	\$2,500	10%	\$5,000	30%	\$5,000	\$10,000	10%/10%/30%

Exhibit 1 -- Summary of Medical Coplans Offered

Large Group VT HIC AR42 Rate Filing
For Effective Dates Beginning Between January 1, 2013 - June 30, 2013

Coplan	Product Type	In-Network Benefits										Out-of-Network Benefits			Pharmacy
		PCP	SCP	IP (Med/Surg)	ER	OP Surg	DME	Amb	Ded	Coins.	OOP Max	Coins	Ded	OOP Max	
VPHD-07L	HDPPPOagg	20%	20%	20%	20%	20%	20%	20%	\$1,500	20%	\$3,000	40%	\$3,000	\$6,000	20%/20%/40%
VPHD-08L	HDPPPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,000	20%	\$4,000	40%	\$4,000	\$8,000	20%/20%/40%
VPHD-09L	HDPPPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,500	20%	\$5,000	40%	\$5,000	\$10,000	20%/20%/40%
VPHD-12L	HDPPPOagg	10%	10%	10%	10%	10%	10%	10%	\$2,500	10%	\$5,000	30%	\$5,000	\$10,000	\$1
VPHD-14L	HDPPPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,000	20%	\$4,000	40%	\$4,000	\$8,000	\$1
VPHD-15L	HDPPPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,500	20%	\$5,000	40%	\$5,000	\$10,000	\$1
VF HDHP-1L	HDEPO	30	50	\$750	\$250	\$500	50%	\$150	\$3,000	0%	N/A	N/A	N/A	N/A	\$4/50%/50% + Safe Harbor
VF HDHP-2L	HDEPO	0	0	\$0	\$0	\$0	0%	\$0	\$5,500	0%	N/A	N/A	N/A	N/A	\$0 + Safe Harbor
VF HDHP-3L	HDEPOagg	30	50	\$750	\$250	\$500	50%	\$150	\$3,000	0%	N/A	N/A	N/A	N/A	\$4/50%/50% + Safe Harbor
VF HDHP-4L	HDEPOagg	0	0	\$0	\$0	\$0	0%	\$0	\$5,500	0%	N/A	N/A	N/A	N/A	\$0 + Safe Harbor

Exhibit 2 -- Pricing Trend Assumptions

Large Group VT HIC AR42 Rate Filing
For Effective Dates Beginning Between January 1, 2013 - March 31, 2013

		Midpoint
Experience Period:	April 1, 2011 - March 31, 2012	October 1, 2011
Rating Period:	February 15, 2013 - February 14, 2014	August 15, 2013

^ Reflects Q1 2013 rating period

2011 Annual Trend

	% of Allowed Claims	Allowed Cost	Utilization	Total
IP	20.6%	5.4%	0.0%	5.4%
OP and Other Med	47.7%	5.4%	0.0%	5.4%
PHY	31.7%	4.0%	2.5%	6.6%
Medical Total		5.0%	0.8%	5.8%
Rx	100.0%	1.9%	1.0%	2.9%

2012 Annual Trend

	% of Allowed Claims	Allowed Cost	Utilization	Total
IP	20.6%	5.1%	0.0%	5.1%
OP and Other Med	47.7%	5.1%	0.0%	5.1%
PHY	31.7%	2.4%	2.5%	5.0%
Medical Total		4.2%	0.8%	5.1%
Rx	100.0%	1.9%	1.0%	2.9%

2013 Annual Trend

	% of Allowed Claims	Allowed Cost	Utilization	Total
IP	20.6%	7.3%	0.0%	7.3%
OP and Other Med	47.7%	7.3%	0.0%	7.3%
PHY	31.7%	2.5%	2.5%	5.1%
Medical Total		5.8%	0.8%	6.6%
Rx	100.0%	1.2%	2.9%	4.1%

Leveraging Impact - Large Group Non-HDHP Medical

	Allowed	Coinsurance	Copay	Deductible	COB	Paid
Experience Period:	\$340.39	\$6.24	\$13.67	\$29.88	\$3.30	\$287.30
22.5 Months of Trend:	1.109	1.109	1.015	1.029	1.109	1.122
Projection Period:	\$377.44	\$6.92	\$13.87	\$30.76	\$3.66	\$322.23
Allowed Trend (Annual)	5.7%					
Paid Trend (Annual)	6.3%					
Leveraging (Annual)	0.6%					

Leveraging Impact - Large Group HDHP

	Allowed	Coinsurance	Copay	Deductible	COB	Paid
Experience Period:	\$343.59	\$0.96	\$0.00	\$86.74	\$3.11	\$252.79
22.5 Months of Trend:	1.109	1.109	1.015	1.044	1.109	1.131
Projection Period:	\$380.99	\$1.06	\$0.00	\$90.58	\$3.44	\$285.91
Allowed Trend (Annual)	5.7%					
Paid Trend (Annual)	6.8%					
Leveraging (Annual)	1.1%					

Leveraging Impact - Large Group Non-HDHP Rx

	Allowed	Mbr Cost Share	Paid
Experience Period:	\$59.08	\$11.16	\$47.92
*Reduction in Member Cost Share:	\$0.00	\$0.40	n/a
**Adjusted Experience Period Claims:	\$59.08	\$10.76	\$48.32
22.5 Months of Trend:	1.063	1.031	1.079
Projection Period:	\$62.81	\$11.09	\$51.72
Allowed Trend (Annual)	3.3%		
Paid Trend (Annual)	4.2%		
Leveraging (Annual)	0.8%		

*Due to shift from Brand to Generic Drugs

**Experience Period Claims - Reduction in Member Cost Share

Exhibit 3a -- Claim Projection (Base Plans)
--

Large Group VT HIC AR42 Rate Filing
For Effective Dates Beginning Between January 1, 2013 - March 31, 2013

LG HIC Non-HDHP Projection of Medical Claims and Proposed Rate Change
--

Experience Period: Apr 2011 - Mar 2012
Paid Through: Jun 30, 2012

Experience Period Member Months	35,612
1) Experience Period Medical Claims PMPM	\$284.19
2) IBNR Factor	1.011
3) Experience Period Incurred Medical Claims = 1) * 2)	\$287.30
4) Annual Medical Trend <i>Includes Paid Leveraging</i>	1.063
5) Months of Trend to Q1 2013*	22.5
6) Trended Incurred Medical Claims PMPM as of Q1 2013 = 3) * [4) ^ [5) / 12]]	\$322.23
7) Non-FFS Claim Expenses	\$7.86
7a) Projected Cost of Women's Wellness Mandate	\$2.98
7b) Projected Cost of Autism Mandate	\$2.63
7c) NY State HCRA Surcharge	0.25%
8) Total Claim Cost for Q1 2013 = [6) + 7) + 7a) + 7b)] * [1 + 7c)]	\$336.54
9) Projected Manual Pure Premium Collected at Q4 2012 Rate Level <i>Based on distribution of experience period members</i>	\$332.92
10) Proposed Quarterly Rate Change = 8) / 9) - 1	1.1%

*Midpoint of Experience Period -- 10/01/2011, Midpoint of Q1 2013 Rating Period -- 08/15/2013

Exhibit 3a -- Claim Projection (Base Plans)
--

Large Group VT HIC AR42 Rate Filing
For Effective Dates Beginning Between January 1, 2013 - March 31, 2013

LG HIC HDHP Projection of Medical Claims and Proposed Rate Change
--

Experience Period: Apr 2011 - Mar 2012

Paid Through: Jun 30, 2012

Experience Period Member Months	94,599
1) Experience Period Medical Claims PMPM	\$248.79
2) IBNR Factor	1.016
3) Experience Period Incurred Medical Claims = 1) * 2)	\$252.79
4) Annual Medical Trend <i>Includes Paid Leveraging</i>	1.068
5) Months of Trend to Q1 2013*	22.5
6) Trended Incurred Medical Claims PMPM as of Q1 2013 = 3) * [4) ^ [5) / 12]]	\$285.91
7) Non-FFS Claim Expenses	\$7.86
7a) Projected Cost of Women's Wellness Mandate	\$2.90
7b) Projected Cost of Autism Mandate	\$2.59
7c) NY State HCRA Surcharge	0.25%
8) Total Medical Claim Cost for Q1 2013 = [6) + 7) + 7a) + 7b)] * [1 + 7c)]	\$300.01
9) Experience Period Rx Claims PMPM	\$26.74
9a) Experience Period Claims Covered Under Women's Wellness Mandate	\$1.67
10) Annual Rx Trend = Rx Allowed Trend * HDHP Leveraging Factor	1.044
11) Months of Trend to Q1 2013	22.5
12) Trended Net Rx Claims PMPM as of Q1 2013 = [9) - 9a)] * 10) ^ [11) / 12]	\$27.18
12a) Impact of Bill H559	\$3.45
13) Total Claim Cost as of Q1 2013 = 8) + 12) + 12a)	\$330.64
14) Projected Manual Pure Premium Collected at Q4 2012 Rate Level <i>Based on distribution of experience period members</i>	\$323.68
15) Proposed Quarterly Rate Change = 13) / 14) - 1	2.2%

*Midpoint of Experience Period -- 10/01/2011, Midpoint of Q1 2013 Rating Period -- 08/15/2013

Exhibit 3a -- Claim Projection (Base Plans)
--

Large Group VT HIC AR42 Rate Filing
For Effective Dates Beginning Between January 1, 2013 - March 31, 2013

LG HIC Projection of Medical Claims and Proposed Rate Change

		Pure Premium Collected at Q4 2012	Claim Cost for Q1 2013	Proposed Change to Pure Premium*
	Member Months	Rate Level		
Non-HDHP	35,612	\$332.92	\$336.54	1.1%
HDHP	94,599	\$323.68	\$330.64	2.2%
Total	130,211	\$326.21	\$332.25	1.9%

* Claim Cost for Q1 2013 / Pure Premium Collected at Q4 2012 Rate Level

Exhibit 3b -- Claim Projection (Rx Riders)

Large Group VT HIC AR42 Rate Filing
For Effective Dates Beginning Between January 1, 2013 - March 31, 2013

LG Non-HDHP Projection of Rx Claims and Proposed Rate Change -- HMO and HIC Data Combined
--

Experience Period: Apr 2011 - Mar 2012

Paid Through: Jun 30, 2012

Experience Period Member Months	52,718
1) Experience Period Rx PMPM	\$47.92
2) Cost of Women's Wellness Benefits	\$1.71
<i>These claims are now covered under the medical benefit</i>	
3) Experience Period Incurred Rx Claims = 1) - 2)	\$46.21
4) Annual Rx Trend	1.042
<i>Includes Paid Leveraging</i>	
5) Months of Trend to Q1 2013*	22.5
6) Projected Rx Rebates as of Q1 2013	\$2.76
7) Trended Rx Claims PMPM as of Q1 2013 = [3) * [4) ^ [5) / 12]] - 6)	\$47.11
8) Impact of Bill H559	\$0.37
9) Total Claim Cost as of Q1 2013 = 7) + 8)	\$47.48
10) Projected Manual Pure Premium Collected at Q4 2012 Rate Level <i>Based on distribution of experience period members</i>	\$42.21
13) Proposed Quarterly Rate Change = 9) / 10) - 1	12.5%

*Midpoint of Experience Period -- 10/01/2011, Midpoint of Q1 2013 Rating Period -- 08/15/2013

Exhibit 6a -- Medical Manual Rates (Q1 2013)

Large Group VT HIC AR42 Rate Filing
For Effective Dates Beginning Between January 1, 2013 - March 31, 2013

Coplan	Product Type	Net Required Revenue	Quarterly	Annual Change
		PMPM	Change	
VE001L	EPO	\$407.73	1.9%	9.3%
VE002L	EPO	\$402.06	1.9%	9.3%
VE003L	EPO	\$392.92	1.9%	9.3%
VE004L	EPO	\$387.23	1.9%	9.3%
VE006L	EPO	\$371.77	1.9%	9.3%
VE016L	HyEPO	\$335.89	1.9%	9.3%
VE018L	HyEPO	\$277.73	1.9%	9.3%
VE020L	HyEPO	\$346.42	1.9%	9.3%
VE021L	HyEPO	\$306.56	1.9%	9.3%
VE031L	HyEPO	\$352.86	1.9%	9.3%
VE032L	HyEPO	\$323.00	1.9%	9.3%
VE033L	HyEPO	\$287.33	1.9%	9.3%
VE034L	HyEPO	\$266.81	1.9%	9.3%
VE035L	HyEPO	\$361.92	1.9%	9.3%
VE036L	HyEPO	\$333.56	1.9%	9.3%
VE037L	HyEPO	\$295.87	1.9%	9.3%
VE038L	HyEPO	\$274.96	1.9%	9.3%
VE047L	HyEPO	\$342.24	1.9%	9.3%
VE048L	HyEPO	\$314.21	1.9%	9.3%
VE050L	HyEPO	\$260.78	1.9%	9.3%
VE052L	HyEPO	\$324.73	1.9%	9.3%
VE053L	HyEPO	\$289.96	1.9%	9.3%
VE054L	HyEPO	\$268.93	1.9%	9.3%
VE058L	EPO	\$342.60	1.9%	9.3%
VE060L	HYEPO	\$328.95	1.9%	9.3%
VE063L	HYEPO	\$285.50	1.9%	9.3%
VE064L	EPO	\$177.75	1.9%	9.3%
VE065L	HYEPO	\$301.23	1.9%	9.3%
VE069EL	EPO	\$189.77	1.9%	9.3%
VE070EL	EPO	\$174.99	1.9%	9.3%
VE071EL	EPO	\$163.43	1.9%	9.3%
VE072AL	EPOagg	\$180.01	1.9%	9.3%
VE073AL	EPOagg	\$165.96	1.9%	9.3%
VE074AL	EPOagg	\$154.42	1.9%	9.3%
VF EPO-1L	HYEPO	\$272.61	3.3%	3.2%
VF EPO-2L	EPO	\$334.87	3.0%	3.0%
VP015L	HyPPO	\$383.31	1.9%	9.3%
VP016L	HyPPO	\$348.91	1.9%	9.3%
VP017L	HyPPO	\$303.78	1.9%	9.3%
VP019L	HyPPO	\$392.77	1.9%	9.3%
VP020L	HyPPO	\$359.85	1.9%	9.3%
VP032L	HyPPO	\$335.50	1.9%	9.3%
VP033L	HyPPO	\$292.87	1.9%	9.3%
VP034L	HyPPO	\$269.38	1.9%	9.3%
VP036L	HyPPO	\$346.47	1.9%	9.3%
VP037L	HyPPO	\$301.57	1.9%	9.3%
VP038L	HyPPO	\$277.62	1.9%	9.3%
VP048L	HyPPO	\$326.36	1.9%	9.3%
VP049L	HyPPO	\$286.83	1.9%	9.3%
VP050L	HyPPO	\$263.30	1.9%	9.3%
VP051L	HyPPO	\$368.32	1.9%	9.3%
VP053L	HyPPO	\$295.54	1.9%	9.3%
VP054L	HyPPO	\$271.52	1.9%	9.3%
VT03LA	EPO	\$400.96	1.9%	9.3%
VT03LB	EPO	\$400.96	1.9%	9.3%
VT03LC	EPO	\$400.96	1.9%	9.3%
VT04LA	EPO	\$390.84	1.9%	9.3%
VT04LB	EPO	\$390.84	1.9%	9.3%
VT04LC	EPO	\$390.84	1.9%	9.3%
VT07LA	EPO	\$367.31	1.9%	9.3%
VT07LB	EPO	\$367.31	1.9%	9.3%
VT07LC	EPO	\$367.31	1.9%	9.3%

Exhibit 6a -- Medical Manual Rates (Q1 2013)

Large Group VT HIC AR42 Rate Filing
For Effective Dates Beginning Between January 1, 2013 - March 31, 2013

Coplan	Product Type	Net Required Revenue	Quarterly	Annual Change
		PMPM	Change	
VEHD-01L	HDEPOagg	\$400.47	1.9%	12.1%
VEHD-02L	HDEPOagg	\$342.98	1.9%	12.7%
VEHD-03L	HDEPOagg	\$270.95	1.9%	14.1%
VEHD-04L	HDEPOagg	\$378.06	1.9%	12.1%
VEHD-05L	HDEPOagg	\$345.48	1.9%	12.4%
VEHD-06L	HDEPOagg	\$318.08	1.9%	13.0%
VEHD-07L	HDEPOagg	\$362.14	1.9%	11.9%
VEHD-08L	HDEPOagg	\$327.17	1.9%	12.3%
VEHD-09L	HDEPOagg	\$299.73	1.9%	12.5%
VEHD-12L	HDEPOagg	\$308.76	1.9%	12.8%
VEHD-13L	HDEPOagg	\$358.92	1.9%	11.9%
VEHD-14L	HDEPOagg	\$322.99	1.9%	12.2%
VEHD-15L	HDEPOagg	\$296.49	1.9%	12.5%
VEHD-17L	HDEPOagg	\$312.67	1.9%	6.4%
VEHD-18L	HDEPO	\$364.30	1.9%	12.7%
VEHD-19L	HDEPO	\$284.93	1.9%	14.7%
VEHD-20L	HDEPO	\$321.73	1.9%	12.7%
VPHD-03L	HDPPPOagg	\$272.26	1.9%	14.1%
VPHD-04L	HDPPPOagg	\$389.05	1.9%	12.1%
VPHD-05L	HDPPPOagg	\$352.17	1.9%	12.4%
VPHD-06L	HDPPPOagg	\$321.16	1.9%	13.0%
VPHD-07L	HDPPPOagg	\$372.69	1.9%	12.0%
VPHD-08L	HDPPPOagg	\$333.50	1.9%	12.3%
VPHD-09L	HDPPPOagg	\$302.63	1.9%	12.5%
VPHD-12L	HDPPPOagg	\$311.72	1.9%	12.8%
VPHD-14L	HDPPPOagg	\$329.23	1.9%	12.2%
VPHD-15L	HDPPPOagg	\$299.34	1.9%	12.5%
VF HDHP-1L	HDEPO	\$268.41	1.9%	6.2%
VF HDHP-2L	HDEPO	\$236.26	1.9%	6.9%
VF HDHP-3L	HDEPOagg	\$252.55	1.9%	5.9%
VF HDHP-4L	HDEPOagg	\$225.97	1.9%	6.8%

Exhibit 6a -- Medical Manual Rates (Q2 2013)

Large Group VT HIC AR42 Rate Filing
For Effective Dates Beginning Between April 1, 2013 - June 30, 2013

Coplan	Product Type	Net Required Revenue PMPM	Quarterly Change	Annual Change
VE001L	EPO	\$415.07	1.8%	11.2%
VE002L	EPO	\$409.30	1.8%	11.2%
VE003L	EPO	\$399.99	1.8%	11.2%
VE004L	EPO	\$394.20	1.8%	11.2%
VE006L	EPO	\$378.46	1.8%	11.2%
VE016L	HyEPO	\$341.94	1.8%	11.2%
VE018L	HyEPO	\$282.73	1.8%	11.2%
VE020L	HyEPO	\$352.66	1.8%	11.2%
VE021L	HyEPO	\$312.08	1.8%	11.2%
VE031L	HyEPO	\$359.21	1.8%	11.2%
VE032L	HyEPO	\$328.81	1.8%	11.2%
VE033L	HyEPO	\$292.50	1.8%	11.2%
VE034L	HyEPO	\$271.61	1.8%	11.2%
VE035L	HyEPO	\$368.43	1.8%	11.2%
VE036L	HyEPO	\$339.56	1.8%	11.2%
VE037L	HyEPO	\$301.20	1.8%	11.2%
VE038L	HyEPO	\$279.91	1.8%	11.2%
VE047L	HyEPO	\$348.40	1.8%	11.2%
VE048L	HyEPO	\$319.87	1.8%	11.2%
VE050L	HyEPO	\$265.47	1.8%	11.2%
VE052L	HyEPO	\$330.58	1.8%	11.2%
VE053L	HyEPO	\$295.18	1.8%	11.2%
VE054L	HyEPO	\$273.77	1.8%	11.2%
VE058L	EPO	\$348.77	1.8%	11.2%
VE060L	HYEPO	\$334.87	1.8%	11.2%
VE063L	HYEPO	\$290.64	1.8%	11.2%
VE064L	EPO	\$180.95	1.8%	11.2%
VE065L	HYEPO	\$306.65	1.8%	11.2%
VE069EL	EPO	\$193.19	1.8%	11.2%
VE070EL	EPO	\$178.14	1.8%	11.2%
VE071EL	EPO	\$166.37	1.8%	11.2%
VE072AL	EPOagg	\$183.25	1.8%	11.2%
VE073AL	EPOagg	\$168.95	1.8%	11.2%
VE074AL	EPOagg	\$157.20	1.8%	11.2%
VF EPO-1L	HYEPO	\$277.28	1.7%	5.0%
VF EPO-2L	EPO	\$340.66	1.7%	4.8%
VP015L	HyPPO	\$390.21	1.8%	11.2%
VP016L	HyPPO	\$355.19	1.8%	11.2%
VP017L	HyPPO	\$309.25	1.8%	11.2%
VP019L	HyPPO	\$399.84	1.8%	11.2%
VP020L	HyPPO	\$366.33	1.8%	11.2%
VP032L	HyPPO	\$341.54	1.8%	11.2%
VP033L	HyPPO	\$298.14	1.8%	11.2%
VP034L	HyPPO	\$274.23	1.8%	11.2%
VP036L	HyPPO	\$352.71	1.8%	11.2%
VP037L	HyPPO	\$307.00	1.8%	11.2%
VP038L	HyPPO	\$282.62	1.8%	11.2%
VP048L	HyPPO	\$332.23	1.8%	11.2%
VP049L	HyPPO	\$291.99	1.8%	11.2%
VP050L	HyPPO	\$268.04	1.8%	11.2%
VP051L	HyPPO	\$374.95	1.8%	11.2%
VP053L	HyPPO	\$300.86	1.8%	11.2%
VP054L	HyPPO	\$276.41	1.8%	11.2%
VT03LA	EPO	\$408.18	1.8%	11.2%
VT03LB	EPO	\$408.18	1.8%	11.2%
VT03LC	EPO	\$408.18	1.8%	11.2%
VT04LA	EPO	\$397.88	1.8%	11.2%
VT04LB	EPO	\$397.88	1.8%	11.2%
VT04LC	EPO	\$397.88	1.8%	11.2%
VT07LA	EPO	\$373.92	1.8%	11.2%
VT07LB	EPO	\$373.92	1.8%	11.2%
VT07LC	EPO	\$373.92	1.8%	11.2%

Exhibit 6a -- Medical Manual Rates (Q2 2013)

Large Group VT HIC AR42 Rate Filing
For Effective Dates Beginning Between April 1, 2013 - June 30, 2013

Coplan	Product Type	Net Required Revenue PMPM	Quarterly Change	Annual Change
VEHD-01L	HDEPOagg	\$407.68	1.8%	11.3%
VEHD-02L	HDEPOagg	\$349.15	1.8%	12.0%
VEHD-03L	HDEPOagg	\$275.83	1.8%	13.3%
VEHD-04L	HDEPOagg	\$384.87	1.8%	11.3%
VEHD-05L	HDEPOagg	\$351.70	1.8%	11.7%
VEHD-06L	HDEPOagg	\$323.81	1.8%	12.2%
VEHD-07L	HDEPOagg	\$368.66	1.8%	11.2%
VEHD-08L	HDEPOagg	\$333.06	1.8%	11.6%
VEHD-09L	HDEPOagg	\$305.13	1.8%	11.8%
VEHD-12L	HDEPOagg	\$314.32	1.8%	12.1%
VEHD-13L	HDEPOagg	\$365.38	1.8%	11.2%
VEHD-14L	HDEPOagg	\$328.80	1.8%	11.4%
VEHD-15L	HDEPOagg	\$301.83	1.8%	11.8%
VEHD-17L	HDEPOagg	\$318.30	1.8%	12.2%
VEHD-18L	HDEPO	\$370.86	1.8%	12.0%
VEHD-19L	HDEPO	\$290.06	1.8%	14.0%
VEHD-20L	HDEPO	\$327.52	1.8%	12.0%
VPHD-03L	HDPPPOagg	\$277.16	1.8%	13.3%
VPHD-04L	HDPPPOagg	\$396.05	1.8%	11.3%
VPHD-05L	HDPPPOagg	\$358.51	1.8%	11.7%
VPHD-06L	HDPPPOagg	\$326.94	1.8%	12.2%
VPHD-07L	HDPPPOagg	\$379.40	1.8%	11.2%
VPHD-08L	HDPPPOagg	\$339.50	1.8%	11.6%
VPHD-09L	HDPPPOagg	\$308.08	1.8%	11.8%
VPHD-12L	HDPPPOagg	\$317.33	1.8%	12.1%
VPHD-14L	HDPPPOagg	\$335.16	1.8%	11.4%
VPHD-15L	HDPPPOagg	\$304.73	1.8%	11.8%
VF HDHP-1L	HDEPO	\$273.24	1.8%	5.5%
VF HDHP-2L	HDEPO	\$240.51	1.8%	6.2%
VF HDHP-3L	HDEPOagg	\$257.10	1.8%	5.2%
VF HDHP-4L	HDEPOagg	\$230.04	1.8%	6.1%

Exhibit 6b -- Medical Riders (Q1 2013)

Large Group VT HIC AR42 Rate Filing
For Effective Dates Beginning Between January 1, 2013 - March 31, 2013

Rider	Description	Product Type	Net Required Revenue PMPM	Quarterly Change	Annual Change
V301	Vision Exam 1 Every 2 Calendar Yr	EPO/PPO	\$3.29	1.9%	10.4%
V305L	Advanced Infertility Services - (Large Only)	EPO/PPO	\$4.41	1.8%	11.1%
V306	60 Visits Outpatient Physical/Speech/Occupational Therapy (In/Out Of Network Combined)	EPO/PPO	\$4.16	2.0%	11.2%
V307	Exclusion For Elective Abortions	EPO/PPO	(\$0.18)	0.0%	12.5%
V308	Preventive Dental For Kids - \$25 Office Copayment	EPO/PPO	\$2.45	2.1%	10.9%
V309L-a	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$500 Ded; 2x OOP Max plans	EPO/PPO	\$1.98	2.1%	11.2%
V309L-b	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$500 Ded; 3x OOP Max plans	EPO/PPO	\$2.29	1.8%	11.2%
V309L-c	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$1000 Ded; 2x OOP Max plans	EPO/PPO	\$3.59	2.0%	10.8%
V309L-d	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$1000 Ded; 3x OOP Max plans	EPO/PPO	\$4.10	2.0%	11.1%
V309L-e	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 2x OOP Max plans	EPO/PPO	\$8.26	1.8%	10.9%
V309L-f	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 3x OOP Max plans	EPO/PPO	\$8.70	1.9%	11.0%
V309L-g	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$3000 Ded; 2x OOP Max plans	EPO/PPO	\$11.75	1.9%	11.0%
V309L-h	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$3000 Ded; 3x OOP Max plans	EPO/PPO	\$12.09	1.9%	10.9%
V310	Annual Vision Exam - Per Calendar Yr	EPO/PPO	\$6.08	1.8%	10.7%
V312	Dme, External Pros/Ostomy Buy - Up To 80% In-Network Only	EPO/PPO	\$0.79	1.3%	9.7%
VE313	Rider To Change Outpt Hosp Surg Copay In Copay EPO Plans From \$250 to \$150	EPO/PPO	\$1.76	1.7%	10.7%
V314	Adult Preventative Dental	EPO/PPO	\$13.96	1.9%	10.9%
V315	Adult Prev Dental w/ Family Restorative	EPO/PPO	\$19.01	1.9%	10.8%
V316	Disposable Medical Supplies	EPO/PPO	\$0.92	2.2%	10.8%
V317	Changes Contract Yr To Calendar Year	EPO/PPO	\$0.00	N/A	N/A
V356	Deductible Carryover Rider	EPO/PPO	\$3.84	1.9%	10.7%
V700	Domestic Partners (Same And Opp Sex)	EPO/PPO	\$0.00	N/A	N/A
V702	Domestic Partners (Same And Opp Sex)	EPO/PPO	\$0.00	N/A	N/A
VT314	80% reimbursment for glasses/contacts up to \$160 once every 2 calendar years	EPO/PPO	\$1.64	1.9%	10.8%
V341L	Removes PPACA ER Svces & Prev Svces -- Grandfathered Groups Only	EPO/PPO	\$0.00	N/A	N/A
V342L	Eligibility definition for dependent to 26 for Large Grandfathered Groups	EPO/PPO	\$0.00	N/A	N/A
VEHD 312a	Exam & Hardware, attaches to \$1250 INN Ded	HDEPO	\$2.79	1.8%	10.7%
VEHD 312b	Exam & Hardware, attaches to \$1500 INN Ded	HDEPO	\$2.55	2.0%	10.9%
VEHD 312c	Exam & Hardware, attaches to \$2000 INN Ded	HDEPO	\$2.11	1.9%	11.1%
VEHD 312d	Exam & Hardware, attaches to \$2500 INN Ded	HDEPO	\$1.79	1.7%	10.5%
VEHD 312e	Exam & Hardware, attaches to \$3000 INN Ded	HDEPO	\$1.56	2.0%	10.6%
VEHD 312f	Exam & Hardware, attaches to \$4000 INN Ded	HDEPO	\$1.16	1.8%	10.5%
VEHD 312g	Exam & Hardware, attaches to \$5000 INN Ded	HDEPO	\$0.96	2.1%	11.6%
VEHD 312h	Exam & Hardware, attaches to \$10000 INN Ded	HDEPO	\$0.39	2.6%	11.4%
VPHD 312a	Exam & Hardware, attaches to \$1250 INN Ded	HDPPPO	\$2.79	1.8%	10.7%
VPHD 312b	Exam & Hardware, attaches to \$1500 INN Ded	HDPPPO	\$2.55	2.0%	10.9%
VPHD 312c	Exam & Hardware, attaches to \$2000 INN Ded	HDPPPO	\$2.11	1.9%	11.1%
VPHD 312d	Exam & Hardware, attaches to \$2500 INN Ded	HDPPPO	\$1.79	1.7%	10.5%
VPHD 312e	Exam & Hardware, attaches to \$3000 INN Ded	HDPPPO	\$1.56	2.0%	10.6%
VPHD 312f	Exam & Hardware, attaches to \$4000 INN Ded	HDPPPO	\$1.16	1.8%	10.5%
VPHD 312g	Exam & Hardware, attaches to \$5000 INN Ded	HDPPPO	\$0.96	2.1%	11.6%
VPHD 312h	Exam & Hardware, attaches to \$10000 INN Ded	HDPPPO	\$0.39	2.6%	11.4%
VHD305L	Advanced Infertility Services - (Large Only)	HDHP	\$4.33	1.9%	10.7%
VHD306	60 Visits Outpatient Physical/Speech/Occupational Therapy (In/Out Of Network Combined)	HDHP	\$4.41	1.8%	11.1%
VHD307	Exclusion For Elective Abortions	HDHP	(\$0.16)	0.0%	6.7%
VHD316	Disposable Medical Supplies	HDHP	\$0.58	1.8%	11.5%
VHDC317	Changes Contract Yr To Calendar Year	HDHP	\$0.00	N/A	N/A
VHD341L	Removes PPACA ER Svces & Prev Svces -- Grandfathered Groups Only	HDHP	\$0.00	N/A	N/A
VHD342L	Eligibility definition for dependent to 26 for Large Grandfathered Groups	HDHP	\$0.00	N/A	N/A
VHD356L	Deductible Carryover Rider	HDHP	\$7.70	1.9%	10.8%
VHD700	Domestic Partners (Same And Opp Sex)	HDHP	\$0.00	N/A	N/A
VHD702	Domestic Partners (Same And Opp Sex)	HDHP	\$0.00	N/A	N/A
VHD510-a	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-01)	HDHP	\$1.52	2.0%	10.9%
VHD510-b	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-02)	HDHP	\$2.94	1.7%	11.4%

Exhibit 6b -- Medical Riders (Q1 2013)

Large Group VT HIC AR42 Rate Filing
For Effective Dates Beginning Between January 1, 2013 - March 31, 2013

Rider	Description	Product Type	Net Required Revenue PMPM	Quarterly Change	Annual Change
VHD510-c	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-03 & VPHD-03)	HDHP	\$3.15	1.9%	13.3%
VHD510-d	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-04 & VPHD-04)	HDHP	\$1.45	2.1%	10.7%
VHD510-e	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-05 & VPHD-05)	HDHP	\$2.11	1.9%	11.6%
VHD510-f	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-06 & VPHD-06)	HDHP	\$2.75	1.9%	11.8%
VHD510-g	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-07 & VPHD-07)	HDHP	\$1.31	1.6%	11.0%
VHD510-h	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-08 & VPHD-08)	HDHP	\$1.90	2.2%	11.8%
VHD510-i	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-09, VPHD-09)	HDHP	\$1.84	1.7%	10.8%
VHD510-l	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-012 & VPHD-012)	HDHP	\$2.56	2.0%	11.8%
VHD510-m	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-013)	HDHP	\$1.27	1.6%	11.4%
VHD510-n	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-014 & VPHD-014)	HDHP	\$1.82	1.7%	10.3%
VHD510-o	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-015 & VPHD-015)	HDHP	\$1.78	1.7%	11.2%
VHD510-q	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-17)	HDHP	\$2.71	1.9%	12.0%
VHD510-r	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-18)	HDHP	\$2.37	1.7%	11.8%
VHD510-s	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-19)	HDHP	\$4.30	1.9%	13.8%
VHD510-t	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-20)	HDHP	\$2.04	2.0%	12.1%

Exhibit 6b -- Medical Riders (Q2 2013)

Large Group VT HIC AR42 Rate Filing
For Effective Dates Beginning Between April 1, 2013 - June 30, 2013

Rider	Description	Product Type	Net Required Revenue PMPM	Quarterly Change	Annual Change
V301	Vision Exam 1 Every 2 Calendar Yr	EPO/PPO	\$3.35	1.8%	10.9%
V305L	Advanced Infertility Services - (Large Only)	EPO/PPO	\$4.49	1.8%	11.4%
V306	60 Visits Outpatient Physical/Speech/Occupational Therapy (In/Out Of Network Combined)	EPO/PPO	\$4.23	1.7%	11.3%
V307	Exclusion For Elective Abortions	EPO/PPO	(\$0.18)	0.0%	12.5%
V308	Preventive Dental For Kids - \$25 Office Copayment	EPO/PPO	\$2.49	1.6%	11.2%
V309L-a	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$500 Ded; 2x OOP Max plans	EPO/PPO	\$2.02	2.0%	11.6%
V309L-b	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$500 Ded; 3x OOP Max plans	EPO/PPO	\$2.33	1.7%	11.5%
V309L-c	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$1000 Ded; 2x OOP Max plans	EPO/PPO	\$3.65	1.7%	10.9%
V309L-d	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$1000 Ded; 3x OOP Max plans	EPO/PPO	\$4.17	1.7%	11.2%
V309L-e	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 2x OOP Max plans	EPO/PPO	\$8.41	1.8%	11.2%
V309L-f	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 3x OOP Max plans	EPO/PPO	\$8.86	1.8%	11.3%
V309L-g	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$3000 Ded; 2x OOP Max plans	EPO/PPO	\$11.96	1.8%	11.3%
V309L-h	Outpatient Lab And X-Ray Covered At 100% (Not High Tech) - \$3000 Ded; 3x OOP Max plans	EPO/PPO	\$12.31	1.8%	11.3%
V310	Annual Vision Exam - Per Calendar Yr	EPO/PPO	\$6.19	1.8%	11.1%
V312	Dme, External Pros/Ostomy Buy - Up To 80% In-Network Only	EPO/PPO	\$0.80	1.3%	9.6%
VE313	Rider To Change Outpt Hosp Surg Copay In Copay EPO Plans From \$250 to \$150	EPO/PPO	\$1.79	1.7%	11.2%
V314	Adult Preventative Dental	EPO/PPO	\$14.21	1.8%	11.2%
V315	Adult Prev Dental w/ Family Restorative	EPO/PPO	\$19.35	1.8%	11.1%
V316	Disposable Medical Supplies	EPO/PPO	\$0.94	2.2%	11.9%
V317	Changes Contract Yr To Calendar Year	EPO/PPO	\$0.00	N/A	N/A
V356	Deductible Carryover Rider	EPO/PPO	\$3.91	1.8%	11.1%
V700	Domestic Partners (Same And Opp Sex)	EPO/PPO	\$0.00	N/A	N/A
V702	Domestic Partners (Same And Opp Sex)	EPO/PPO	\$0.00	N/A	N/A
VT314	80% reimbursment for glasses/contacts up to \$160 once every 2 calendar years	EPO/PPO	\$1.67	1.8%	11.3%
V341L	Removes PPACA ER Svces & Prev Svces -- Grandfathered Groups Only	EPO/PPO	\$0.00	N/A	N/A
V342L	Eligibility definition for dependent to 26 for Large Grandfathered Groups	EPO/PPO	\$0.00	N/A	N/A
VEHD 312a	Exam & Hardware, attaches to \$1250 INN Ded	HDEPO	\$2.84	1.8%	10.9%
VEHD 312b	Exam & Hardware, attaches to \$1500 INN Ded	HDEPO	\$2.60	2.0%	11.6%
VEHD 312c	Exam & Hardware, attaches to \$2000 INN Ded	HDEPO	\$2.15	1.9%	11.4%
VEHD 312d	Exam & Hardware, attaches to \$2500 INN Ded	HDEPO	\$1.82	1.7%	11.0%
VEHD 312e	Exam & Hardware, attaches to \$3000 INN Ded	HDEPO	\$1.59	1.9%	11.2%
VEHD 312f	Exam & Hardware, attaches to \$4000 INN Ded	HDEPO	\$1.18	1.7%	10.3%
VEHD 312g	Exam & Hardware, attaches to \$5000 INN Ded	HDEPO	\$0.98	2.1%	12.6%
VEHD 312h	Exam & Hardware, attaches to \$10000 INN Ded	HDEPO	\$0.40	2.6%	11.1%
VPHD 312a	Exam & Hardware, attaches to \$1250 INN Ded	HDPPPO	\$2.84	1.8%	10.9%
VPHD 312b	Exam & Hardware, attaches to \$1500 INN Ded	HDPPPO	\$2.60	2.0%	11.6%
VPHD 312c	Exam & Hardware, attaches to \$2000 INN Ded	HDPPPO	\$2.15	1.9%	11.4%
VPHD 312d	Exam & Hardware, attaches to \$2500 INN Ded	HDPPPO	\$1.82	1.7%	11.0%
VPHD 312e	Exam & Hardware, attaches to \$3000 INN Ded	HDPPPO	\$1.59	1.9%	11.2%
VPHD 312f	Exam & Hardware, attaches to \$4000 INN Ded	HDPPPO	\$1.18	1.7%	10.3%
VPHD 312g	Exam & Hardware, attaches to \$5000 INN Ded	HDPPPO	\$0.98	2.1%	12.6%
VPHD 312h	Exam & Hardware, attaches to \$10000 INN Ded	HDPPPO	\$0.40	2.6%	11.1%
VHD305L	Advanced Infertility Services - (Large Only)	HDHP	\$4.41	1.8%	11.1%
VHD306	60 Visits Outpatient Physical/Speech/Occupational Therapy (In/Out Of Network Combined)	HDHP	\$4.49	1.8%	11.4%
VHD307	Exclusion For Elective Abortions	HDHP	(\$0.16)	0.0%	6.7%
VHD316	Disposable Medical Supplies	HDHP	\$0.59	1.7%	11.3%
VHDC317	Changes Contract Yr To Calendar Year	HDHP	\$0.00	N/A	N/A
VHD341L	Removes PPACA ER Svces & Prev Svces -- Grandfathered Groups Only	HDHP	\$0.00	N/A	N/A
VHD342L	Eligibility definition for dependent to 26 for Large Grandfathered Groups	HDHP	\$0.00	N/A	N/A
VHD356L	Deductible Carryover Rider	HDHP	\$7.84	1.8%	11.2%
VHD700	Domestic Partners (Same And Opp Sex)	HDHP	\$0.00	N/A	N/A
VHD702	Domestic Partners (Same And Opp Sex)	HDHP	\$0.00	N/A	N/A
VHD510-a	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-01)	HDHP	\$1.55	2.0%	11.5%
VHD510-b	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-02)	HDHP	\$2.99	1.7%	11.6%

Exhibit 6b -- Medical Riders (Q2 2013)

Large Group VT HIC AR42 Rate Filing
For Effective Dates Beginning Between April 1, 2013 - June 30, 2013

Rider	Description	Product Type	Net Required Revenue PMPM	Quarterly Change	Annual Change
VHD510-c	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-03 & VPHD-03)	HDHP	\$3.21	1.9%	13.8%
VHD510-d	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-04 & VPHD-04)	HDHP	\$1.48	2.1%	11.3%
VHD510-e	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-05 & VPHD-05)	HDHP	\$2.15	1.9%	12.0%
VHD510-f	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-06 & VPHD-06)	HDHP	\$2.80	1.8%	12.0%
VHD510-g	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-07 & VPHD-07)	HDHP	\$1.33	1.5%	10.8%
VHD510-h	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-08 & VPHD-08)	HDHP	\$1.93	1.6%	11.6%
VHD510-i	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-09, VPHD-09)	HDHP	\$1.87	1.6%	11.3%
VHD510-l	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-012 & VPHD-012)	HDHP	\$2.61	2.0%	12.5%
VHD510-m	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-013)	HDHP	\$1.29	1.6%	11.2%
VHD510-n	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-014 & VPHD-014)	HDHP	\$1.85	1.6%	10.8%
VHD510-o	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-015 & VPHD-015)	HDHP	\$1.81	1.7%	11.7%
VHD510-q	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-17)	HDHP	\$2.76	1.8%	12.2%
VHD510-r	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-18)	HDHP	\$2.41	1.7%	12.1%
VHD510-s	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-19)	HDHP	\$4.38	1.9%	14.1%
VHD510-t	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-20)	HDHP	\$2.08	2.0%	12.4%

Exhibit 6c -- Rx Riders (Q1 2013)
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Large Group VT HIC AR42 Rate Filing
For Effective Dates Beginning Between January 1, 2013 - March 31, 2013

Rider	Description	Product Type	Net Required Revenue PMPM	Quarterly Change	Annual Change
V500	\$10/\$30/\$50	EPO/PPO	\$48.80	12.5%	9.9%
V501	\$10/30%/50%	EPO/PPO	\$40.50	12.5%	11.5%
V502	50%	EPO/PPO	\$31.02	12.5%	15.1%
V503	\$10/100%/100%	EPO/PPO	\$13.02	12.5%	9.1%
V504	\$0/\$30/\$50	EPO/PPO	\$55.85	12.5%	9.3%
V601	\$5/\$35/\$70	EPO/PPO	\$50.86	12.5%	9.7%
V602	\$5/\$35/\$70 - \$250 Brand Ded	EPO/PPO	\$45.58	12.5%	9.7%
V603	\$5/\$35/\$70 - \$500 Brand Ded	EPO/PPO	\$42.09	12.5%	9.9%
V604	\$5/\$45/\$90	EPO/PPO	\$48.70	12.5%	9.9%
V605	\$5/\$45/\$90 - \$250 Brand Ded	EPO/PPO	\$43.82	12.5%	10.1%
V606	\$5/\$45/\$90 - \$500 Brand Ded	EPO/PPO	\$40.56	12.5%	10.3%
V550L	Removes MAC Pricing	EPO/PPO	\$0.76	11.8%	8.6%
V551L	Change mail copay from 2.5 to 2.0	EPO/PPO	\$0.34	13.3%	9.7%

Exhibit 6c -- Rx Riders (Q2 2013)
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Large Group VT HIC AR42 Rate Filing
For Effective Dates Beginning Between April 1, 2013 - June 30, 2013

Rider	Description	Product Type	Net Required Revenue PMPM	Quarterly Change	Annual Change
V500	\$10/\$30/\$50	EPO/PPO	\$49.39	1.2%	11.3%
V501	\$10/30%/50%	EPO/PPO	\$40.99	1.2%	12.8%
V502	50%	EPO/PPO	\$31.39	1.2%	16.5%
V503	\$10/100%/100%	EPO/PPO	\$13.18	1.2%	10.5%
V504	\$0/\$30/\$50	EPO/PPO	\$56.52	1.2%	10.6%
V601	\$5/\$35/\$70	EPO/PPO	\$51.47	1.2%	11.0%
V602	\$5/\$35/\$70 - \$250 Brand Ded	EPO/PPO	\$46.13	1.2%	11.0%
V603	\$5/\$35/\$70 - \$500 Brand Ded	EPO/PPO	\$42.60	1.2%	11.2%
V604	\$5/\$45/\$90	EPO/PPO	\$49.28	1.2%	11.2%
V605	\$5/\$45/\$90 - \$250 Brand Ded	EPO/PPO	\$44.35	1.2%	11.4%
V606	\$5/\$45/\$90 - \$500 Brand Ded	EPO/PPO	\$41.05	1.2%	11.6%
V550L	Removes MAC Pricing	EPO/PPO	\$0.77	1.3%	10.0%
V551L	Change mail copay from 2.5 to 2.0	EPO/PPO	\$0.34	0.0%	9.7%



MVP Health Insurance Company
EPO and PPO Products

Experience Rating Addendum
For Employer Groups with 51+ Subscribers
Effective 01/01/2013

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Appendix A. Industry Factors

I. INTRODUCTION

This document is an Addendum to MVP Health Insurance Company's ("MVP") Experience Rating Formula filing for products sold to employer groups with 51 or more eligible employees.

This addendum outlines the rating factors discussed in the Experience Rating Formula. These factors are being filed as an addendum to the Formula filing so they can be updated annually or as deemed necessary by MVP with out having to re-file the rating methodology.

Whenever possible, the rating factors contained herein will be based on actual MVP experience or they will be normalized to MVP's population.

II. POOLING

Each group is charged a pooling charge and all claims above the applicable attachment point are removed from their claim data. The charge is based on the following table:

Pooling Point	Pooling Charge
\$75,000	10.6%
\$80,000	9.8%
\$85,000	9.1%
\$90,000	8.5%
\$100,000	7.4%
\$125,000	5.5%
\$150,000	4.2%
\$175,000	3.3%
\$200,000	2.7%
\$250,000	1.9%
\$300,000	1.3%
\$350,000	1.0%
\$400,000	0.7%
\$450,000	0.6%
\$500,000	0.5%

Group size will be considered when selecting the appropriate pooling charge. The Max pool level is the maximum amount MVP will allow for a given group size:

Avg. Subscribers	Max Pool Level
Up to 100	\$150,000
100-299	\$200,000
300-499	\$250,000
500-999	\$300,000
1,000-2,000	\$400,000
2,000 and up	\$500,000

III. TREND

The following trends are used to project historical experience of the group to the proposed rating period. Exhibit 1 and Exhibit 2 are developed by applying the appropriate pro-rated calendar year trend factors from the midpoint of the experience period to the midpoint of the rating period. There are different trends for medical and pharmacy claims.

Year	Medical Trend	Pharmacy Trend
2006	10.0%	12.0%
2007	10.0%	12.0%
2008	9.0%	9.2%
2009	10.0%	10.3%
2010	9.0%	10.3%
2011	6.8%	3.8%
2012	6.0%	3.8%
2013 & Beyond	7.6%	5.0%

IV. DEMOGRAPHIC ADJUSTMENT FACTORS

To more closely resemble the health risk of the employer's insured population, the manual pure premium will be adjusted to reflect differences in the demographic characteristics of a specific employer group compared to MVP's community pool for the chosen product. This demographic factor will be applied to both the base rate and riders.

With respect to the employer specific experience rate, there may be a situation where MVP will be the sole health plan offering and be required to adjust the experience to reflect anticipated health characteristics of the entire group versus just MVP's members who were enrolled in the previous year under a slice product offering. In this situation, MVP will develop a demographic factor relative of the entire group and compare that to the demographics of their existing employer membership.

Below is a table of cost relativities to be used in the development of the demographic factor. These cost relativities are based on the age of the subscriber rather than the member. Subscriber demographic information will likely be more available.

	Male								
	2T	3T	4T	3T	4T	4T	2T	3T	4T
	EE	EE	EE	Double	Double	Parent	Family	Family	Family
<25	0.3860	0.3860	0.3860	1.2391	1.1998	1.2156	2.2280	3.9246	4.4507
25-29	0.3898	0.3898	0.3898	1.2988	1.4511	1.0463	2.1020	2.6748	2.7988
30-34	0.5062	0.5062	0.5062	1.8087	1.8740	1.5327	2.2518	2.3951	2.4605
35-39	0.5949	0.5949	0.5949	1.5684	1.8492	1.0284	2.1243	2.2417	2.3146
40-44	0.8259	0.8259	0.8259	1.6938	2.0544	1.3322	2.2441	2.3475	2.3874
45-49	0.9248	0.9248	0.9248	2.0098	2.2255	1.4659	2.2943	2.3754	2.4156
50-54	1.1583	1.1583	1.1583	2.5830	2.7057	1.6094	2.6780	2.7451	2.7842
55-59	1.4916	1.4916	1.4916	2.9069	2.9697	1.7406	3.0658	3.3960	3.4425
60-64	2.1034	2.1034	2.1034	3.6188	3.6429	1.6105	3.6109	3.5613	3.6160
65+	2.9978	2.9978	2.9978	4.8262	4.8431	2.1277	4.7986	4.1509	4.1432

	Female								
	2T	3T	4T	3T	4T	4T	2T	3T	4T
	EE	EE	EE	Double	Double	Parent	Family	Family	Family
<25	0.7629	0.7629	0.7629	1.6738	1.6311	2.9804	2.5815	3.0062	3.1097
25-29	0.8479	0.8479	0.8479	1.7966	1.6946	2.1115	2.3007	2.8139	2.8752
30-34	0.9223	0.9223	0.9223	2.0886	2.2443	1.8975	2.3150	2.4166	2.4942
35-39	1.0952	1.0952	1.0952	1.9366	2.0676	2.1034	2.3825	2.5282	2.5459
40-44	1.2397	1.2397	1.2397	1.9228	2.2881	1.6571	2.3469	2.4952	2.5879
45-49	1.3030	1.3030	1.3030	2.2989	2.6213	1.6643	2.4985	2.6156	2.7233
50-54	1.3879	1.3879	1.3879	2.9967	3.2582	1.8915	2.9722	2.9398	3.0049
55-59	1.6596	1.6596	1.6596	3.5767	3.6200	2.8279	3.5273	3.2808	3.3650
60-64	1.9684	1.9684	1.9684	4.1966	4.2435	1.9762	4.1923	4.0987	4.3581
65+	2.6681	2.6681	2.6681	5.2882	5.3191	1.7685	5.2845	5.0112	5.0112

The member demographic factor input into exhibit A is determined by dividing the average subscriber demographic factor (from the tables above) by the weighted average number of members per contract (using book average family size from section XIII).

V. NETWORK EFFICIENCY FACTOR (NEF)

This adjustment reflects changes with respect to the differences in network providers, contractual provider reimbursement rates, the degree of medical management for MVP versus other carriers, gatekeeper versus no gatekeeper, and referral versus open access. For those accounts enrolled in MVP, this factor will primarily represent differences in provider contractual arrangements. If the experience is coming from another carrier, the adjustment may reflect all of the items above. MVP will make every effort to develop actuarial adjustments that properly determine the appropriate factor to reflect the expected experience of the group.

The development of such a factor will be documented in the underwriter's group file and will be made available to in Insurance Department's actuaries and/or examiners on request.

VI. BENEFIT ADJUSTMENT FACTOR

The purpose of the benefit adjustment is to reflect any difference between the benefits inherent in the group's historical claims experience period and the groups expected benefit plan for the prospective benefit period. This includes medical benefits and pharmacy benefits.

Based on filed manual rates, the underwriter will determine the value of the benefit adjustment factor by analyzing the actuarial equivalent difference in benefits. As it relates to a new group having experience from another carrier, the underwriter will use their best efforts to match up prior benefits to a currently filed benefit to determine the actuarial equivalent difference in benefits. In some cases, this may require interpolating between two manual rates, extrapolating from the filed manual rates, using other sources such as the Milliman USA guidelines, or other internal pricing models.

Other adjustments in this category may include benefit mandates. That is, mandated benefits that will be included in the future benefits, but not reflected in the group's experience.

The development of such a factor will be documented in the underwriter's group file and will be made available to in Insurance Department's actuaries and/or examiners on request.

VII. PHARMACY REBATE FACTOR

Pharmacy rebates are received periodically. These rebates reduce the total pharmacy costs by approximately 5%. The pharmacy rebate factor of .95 is used to account for this reduction in pharmacy costs. This reduction will only apply if the paid pharmacy claims do not already reflect pharmacy rebates. In the case where the employer group is not a MVP group, the underwriter will determine if the claims data provided includes or excludes rebates from the other carrier.

VIII. MANUAL PURE PREMIUM

The manual pure premiums for the EPO/PPO products, pharmacy riders, and other riders along with the justification for such rates are contained in the Large Group EPO/PPO Manual Rate filing.

IX. COVERED LIVES ASSESSMENT

As part of a group's total MVP claim experience, the experience rated formula must account for the Covered Lives Assessment (CLA) to be paid during a rating period. This charge applies only to those subscribers living in New York, who have purchased a Vermont policy. The assessment is applied to the experience portion of the formula.

COVERED LIVES ASSESSMENT (CLA)

CLA is listed on a per employee per month basis and is based on the type of contract. Values of expected CLA are taken from the most recent covered lives assessment at

http://www.health.ny.gov/regulations/hcra/gme/docs/2012_surcharges_and_assessments.pdf.

For 2013, MVP assumed a 5% increase over the 2012 rates. MVP will calculate the CLA with the group information that is available. For example, on a new business case, the number of single contracts by location may not be available. In that case, the CLA may have to be estimated based on the group's overall number single and family contracts and assume the same ratio exists in each region.

Region	2012		2013	
	Individual	Family	Individual	Family
New York City	\$16.21	\$53.49	\$17.02	\$56.17
Long Island	\$4.82	\$15.90	\$5.06	\$16.70
Northern Metro	\$2.76	\$9.11	\$2.90	\$9.57
Northeastern	\$3.24	\$10.69	\$3.40	\$11.23
Utica/Watertown	\$0.69	\$2.28	\$0.73	\$2.39
Central	\$4.20	\$13.87	\$4.41	\$14.56
Rochester	\$8.01	\$26.43	\$8.41	\$27.75
Western	\$3.00	\$9.91	\$3.15	\$10.41

X. Retention Expenses

Retention expense can be determined as a fixed dollar amount pmpm plus an amount determined based on a percentage of the projected pmpm experience rate. At this time MVP only utilizes a percent of premium retention load.

Percent of Premium Retention:

General Administration = 9.5%

Bad Debt = 0.25%

Premium Tax = 2.0%

Contribution to Surplus = 3.0%

Broker Loads = group specific

Percent of Paid Claim Surcharges:

VT Paid Claims Surcharge = 0.999%

Fixed Dollar Retention

PMPM = \$0

XI. EXPERIENCE CREDIBILITY RATE

Based on MVP's product guidelines for offering a prospective experience rate, an employer must have (or project) a minimum of 51 subscribers enrolled with MVP for the proposed rating period. However, consistent with industry rating practices, a smaller sized experience rated groups should not be considered as producing 100% credible claims information. To protect the employer from significant rate fluctuation from year to year, MVP will be applying a credibility weight to the group's claim experience.

In determining a group's quoted rate, a weight will be given to the group's claims experience based on the number of member months in the experience period. The complement of the weight will be applied to the manual rate. The blended rate is one that will be quoted to the employer group. Below are the base credibility weightings:

Member Month Range	Credibility Factor
Up to 2,400	20%
2,401 to 3,700	30%
3,701 to 4,900	40%
4,901 to 6,100	50%
6,101 to 7,300	60%
7,301 to 8,500	70%
8,501 to 9,700	80%
9,701 to 12,200	90%
12,201 and over	100%

These experience credibility weightings can be adjusted downward based on underwriter's judgment in the following circumstances:

The employer group has provided less than 12 months of incurred claims data – Generally, a minimum of one full calendar year of incurred claims data is desired to underwrite a case. In the event less than 12 months of data is available, the underwriter can adjust the credibility table downward, not to be less than 0%.

The employer group has had membership change by 50% or more since the experience period – With a significant membership change, the historical claims experience may no longer represent the group's current population. If the membership has changed by more than 50% from the experience period to the rating period, the underwriter may override the table above to reduce credibility downward, not to be less than 0%.

The most recent experience data provided is too old – Generally, from the mid-point of the experience period to the mid-point of the rating period should not be older than 24 months. If the more recent period of data is older than 24 months, the underwriter may adjust the credibility table downward, not to be less than 0%.

MVP may also make an upward adjustment to the table if the group has a favorable group risk assessment. The credibility percentage will never exceed 100%.

XII. RETROSPECTIVE FINANCIAL UNDERWRITING

RETROSPECTIVE FINANCIAL UNDERWRITING RISK FACTORS

(NO DEFICIT CARRY FORWARD/100% SURPLUS REFUND FOR GROUPS 251+, 50% REFUND FOR GROUPS LESS THAN 251)

- Groups with 1000+ enrolled subscribers = 1.02
- Groups with 251-999 enrolled subscribers = 1.025
- Groups with 51-250 enrolled subscribers = 1.04

XIII. EMPLOYER-SPECIFIC PREMIUM RATES

RETIREE RATES WHEN MEDICARE IS PRIMARY

In addition, some large employers provide medical and prescription drug coverage to their retirees. The coverage is the same as that provided to active employees, but Medicare is the primary payer. A factor of .77 will be applied to the active single rate to derive the retiree rate where Medicare is primary. Rates for other tiers will be calculated as follows:

A = Active, Ee= Employee, Ch= Child R = Retiree, S = Single, D= Double, Sp = Spouse, F = Family

Retiree Contract Type	Two Tier	Three Tier	Four Tier
Retiree Single (RS)	AS x .77	AS x .77	AS x .77
Double (one w/ Medicare)	n/a	AD –AS+RS	n/a
Double (two w/ Medicare)	n/a	2 x RS	n/a
Ee+Sp (one w/ Medicare)	n/a	n/a	AEeSp-AS+RS
Ee+Sp (two w/ Medicare)	n/a	n/a	2 x RS
Ee+Child(ren)	n/a	n/a	AeeCh-AS+RS
Family (one w/ Medicare)	AF – AS + RS	AF – AS + RS	AF – AS + RS
Family (two w/ Medicare)	AF–2xAS+2xRS	AF–2xAS+2xRS	AF–2xAS+2xRS

The retiree and/or spouse must be enrolled in Medicare parts A and B to qualify for these rates.

XIV. NETWORK ACCESS FEES

MVP has a contracted network access fee with a rental network in the event a group has members that live outside of MVP's service area. The net access fee is \$3 PEPM for just those subscribers who live outside of the service area.

XV. INDUSTRY FACTORS

The industry factors in Appendix A will be applied to the manual rates based on the employer's industry.

XVI. MINIMUM PREMIUM FUNDING

CLAIMS FLUCTUATION MARGIN (CFM)

The following table shows the Claims Fluctuation Margin (CFM) available for groups of different sizes. The appropriate level of CFM will depend on the group's size and risk assessment. Groups that are smaller with a higher risk assessment will have a higher CFM. Because of the risk involved with minimum premium funding, at the smaller group size, the underwriter will use judgment to determine if minimum premium funding is allowed.

Group Size	CFM
100-249	120%, 125%, or 130%
249-499	115%, 120%, or 125%
500-999	110%, 115%, or 120%
1,000+	105%, 110%, or 115%

MINIMUM PREMIUM ADDITIONAL RETENTION EXPENSE

The purpose of the Minimum Premium Additional Retention Expense is to cover the risk that the contract holder will cancel or non-renew the contract before MVP has had a chance to recover any existing account deficits. It is also intended to cover the additional administrative cost associated with the minimum premium accounting.

- For groups of 100-249, the additional retention expense will be 3%
- For groups of 250-499, the additional retention expense will be 2%
- For groups of 500 or more, the additional retention expense will be 1%

XVII. UNDERWRITING JUDGMENT/GROUP RISK ASSESSMENT

Underwriting judgment will be used by the underwriter in determining inputs to the rating formula or to modify the result depending on the circumstances of the case, the data available, or the quality of the available data.

Adjustments may be made due to items such as poor claim and enrollment experience data being presented for new groups, the group's claim trend being historically different than the averages, variability in claims experience, participation levels/group size changes, plan sponsor contribution levels, number of plan offerings, plan sponsor and covered population stability, and plan sponsor persistency. Adjustments may be both positive and negative, but will not be larger than 10% in either direction.

XVIII. SUMMARY/ACTUARIAL CERTIFICATION

I believe the rating factors described herein is consistent with industry norms, follows sound actuarial and underwriting principals and the rating factors used and documented in the Experience Rating Addendum are reasonable relative to MVP's book of business and industry norms.

I have reviewed the provisions of Vermont Insurance Law. It is my opinion that this rating formula complies with the requirements of those provisions.



Kathleen Fish, FSA, MAAA
Director of Actuarial Services
MVP Health Insurance Company

August 14, 2012

Appendix A
MVP Health Insurance Company
Industry Factors

SIC	SIC Description	NAICS	NAICS Description	Factor
	Agricultural production- crops			
111	Wheat	11114	Wheat Farming	0.857
112	Rice	11116	Rice Farming	0.857
115	Corn	11115	Corn Farming (pt)	0.857
116	Soybeans	11111	Soybean Farming	0.857
119	Cash Grains, NEC			
	. Dry Pea and Bean Farms	11113	Dry Pea and Bean Farming	0.857
	. Oilseed, Except Soybean, Farms	11112	Oilseed (except Soybean) Farming	0.857
	. Popcorn Farms	11115	Corn Farming (pt)	0.857
	. Combination Oilseed and Grain Farms	111191	Oilseed and Grain Combination Farming	0.857
	. Other Farms	111199	All Other Grain Farming	0.857
131	Cotton	11192	Cotton Farming	0.857
132	Tobacco	11191	Tobacco Farming	0.857
133	Sugarcane and Sugar Beets			
	. Sugar Beets	111991	Sugar Beet Farming	0.857
	. Sugarcane	11193	Sugarcane Farming	0.857
134	Irish Potatoes	111211	Potato Farming	0.857
139	Field Crops, Except Cash Grains, NEC			
	. Hay Farms	11194	Hay Farming	0.857
	. Peanut Farming	111992	Peanut Farming	0.857
	. Sweet Potatoes and Yam Farms	111219	Other Vegetable (except Potato) and Melon Farming (pt)	0.857
	. Other Field Crop Farms	111998	All Other Miscellaneous Crop Farming (pt)	0.857
161	Vegetables and Melons	111219	Other Vegetable (except Potato) and Melon Farming (pt)	0.857
171	Berry Crops			
	. Strawberry Farms	111333	Strawberry Farming	0.857
	. Other Berry Farms	111334	Berry (except Strawberry) Farming	0.857
172	Grapes	111332	Grape Vineyards	0.857
173	Tree Nuts	111335	Tree Nut Farming	0.857
174	Citrus Fruits			
	. Orange Groves and Farms	11131	Orange Groves	0.857
	. Other Citrus Groves and Farms	11132	Citrus (except Orange) Groves	0.857
175	Deciduous Tree Fruits			
	. Apple Orchards and Farms	111331	Apple Orchards	0.857
	. Other Farms	111339	Other Noncitrus Fruit Farming (pt)	0.857
179	Fruits and Tree Nuts, NEC			
	. Combination Fruit and Tree Nut Farms	111336	Fruit and Tree Nut Combination Farming	0.857
	. Other Farms	111339	Other Noncitrus Fruit Farming (pt)	0.857
181	Ornamental Floriculture and Nursery Products			
	. Floriculture Farming	111422	Floriculture Production	0.857
	. Nursery Farming	111421	Nursery and Tree Production (pt)	0.857
182	Food Crops Grown Under Cover			
	. Mushrooms, Growing Of	111411	Mushroom Production	0.857
	. Other Food Crops Grown Under Cover	111419	Other Food Crops Grown Under Cover	0.857
191	General Farms, Primarily Crop	111998	All Other Miscellaneous Crop Farming (pt)	0.857
	Agricultural production- livestock			
211	Beef Cattle Feedlots	112112	Cattle Feedlots	0.952
212	Beef Cattle, Except Feedlots	112111	Beef Cattle Ranching and Farming (pt)	0.952
213	Hogs	11221	Hog and Pig Farming	0.952
214	Sheep and Goats			
	. Sheep Farms	11241	Sheep Farming	0.952
	. Goat Farms	11242	Goat Farming	0.952
219	General Livestock, Except Dairy and Poultry	11299	All Other Animal Production (pt)	1.000
241	Dairy Farms			
	. Dairy Heifer Replacement Farms	112111	Beef Cattle Ranching and Farming (pt)	0.952
	. Dairy Farms	11212	Dairy Cattle and Milk Production	1.000
251	Broiler, Fryers, and Roaster Chickens	11232	Broilers and Other Meat Type Chicken Production	0.952
252	Chicken Eggs	11231	Chicken Egg Production	0.952
253	Turkey and Turkey Eggs	11233	Turkey Production	0.952
254	Poultry Hatcheries	11234	Poultry Hatcheries	0.952
259	Poultry and Eggs, NEC	11239	Other Poultry Production	0.952
271	Fur-Bearing Animals and Rabbits	11293	Fur-Bearing Animal and Rabbit Production	0.952
272	Horses and Other Equines	11292	Horses and Other Equine Production	0.952
273	Animal Aquaculture			
	. Finfish Farms	112511	Finfish Farming and Fish Hatcheries (pt)	0.952
	. Shellfish Farms	112512	Shellfish Farming (pt)	0.952
	. Other Animal Aquaculture	112519	Other Animal Aquaculture (pt)	0.952
279	Animal Specialties, NEC			
	. Alligator and Frog Production	112519	Other Animal Aquaculture (pt)	0.952
	. Bee Farms	11291	Apiculture	0.952
	. Other	11299	All Other Animal Production (pt)	1.000
291	General Farms, Primarily Livestock and Animal Specialties	11299	All Other Animal Production (pt)	1.000
	Agricultural services			
711	Soil Preparation Services	115112	Soil Preparation, Planting, and Cultivating (pt)	0.952
721	Crop Planting, Cultivating, and Protecting	115112	Soil Preparation, Planting, and Cultivating (pt)	0.952
722	Crop Harvesting, Primarily by Machine	115113	Crop Harvesting, Primarily by Machine	0.952
723	Crop Preparation Services For Market, except Cotton Ginning			
	. Other	115114	Postharvest Crop Activities (except Cotton Ginning)	0.952
	. Custom Grain Grinding	311119	Other Animal Food Manufacturing (pt)	0.952
724	Cotton Ginning	115111	Cotton Ginning	0.952
741	Veterinary Services For Livestock	54194	Veterinary Services (pt)	0.952
742	Veterinary Services For Animal Specialties	54194	Veterinary Services (pt)	0.952
751	Livestock Services, Except Veterinary			
	. Custom Slaughtering	311611	Animal (except Poultry) Slaughtering (pt)	1.048
	. Other Livestock Service, Except Veterinary	11521	Support Activities for Animal Production (pt)	0.952
752	Animal Specialty Services, Except Veterinary			
	. Horses and Equines Services and Animal Production Breeding	11521	Support Activities for Animal Production (pt)	0.952
	. Pet Care Services	81291	Pet Care (except Veterinary) Services	0.952
761	Farm Labor Contractors and Crew Leaders	115115	Farm Labor Contractors and Crew Leaders	0.952
762	Farm Management Services	115116	Farm Management Services	0.952
781	Landscape Counseling and Planning			

Appendix A
MVP Health Insurance Company
Industry Factors

SIC	SIC Description	NAICS	NAICS Description	Factor
	. Horticulture Consulting	54169	Other Scientific and Technical Consulting Services (pt)	0.905
	. Landscape Architectural Services	54132	Landscape Architectural Services (pt)	0.857
782	Lawn and Garden Services	56173	Landscaping Services (pt)	1.095
783	Ornamental Shrub and Tree Services	56173	Landscaping Services (pt)	1.095
	Forestry			
811	Timber Tracts			
	. Short Rotation Woody Crops	111421	Nursery and Tree Production (pt)	0.857
	. Long Term Timber Farming	11311	Timber Tract Operations	0.952
831	Forest Nurseries and Gathering of Forest Products			
	. Maple Sap	111998	All Other Miscellaneous Crop Farming (pt)	0.857
	. Other Forest Products	11321	Forest Nurseries and Gathering of Forest Products	0.952
851	Forestry Services	11531	Support Activities for Forestry	0.952
	Fishing, hunting, and trapping			
912	Finfish	114111	Finfish Fishing	1.048
913	Shellfish	114112	Shellfish Fishing	1.048
919	Miscellaneous Marine Products			
	. Except Plant Aquaculture	114119	Other Marine Fishing	1.048
	. Plant Aquaculture	111998	All Other Miscellaneous Crop Farming (pt)	0.857
921	Fish Hatcheries and Preserves			
	. Finfish Hatcheries	112511	Finfish Farming and Fish Hatcheries (pt)	0.952
	. Shellfish Hatcheries	112512	Shellfish Farming (pt)	0.952
971	Hunting and Trapping, and Game Propagation	11421	Hunting and Trapping	0.952
	Metal mining			
1011	Iron Ores	21221	Iron Ore Mining	1.190
1021	Copper Ores	212234	Copper Ore and Nickel Ore Mining (pt)	1.190
1031	Lead and Zinc Ores	212231	Lead Ore and Zinc Ore Mining	1.190
1041	Gold Ores	212221	Gold Ore Mining	1.190
1044	Silver Ores	212222	Silver Ore Mining	1.190
1061	Ferroalloy Ores, Except Vanadium			
	. Nickel Ore Mining	212234	Copper Ore and Nickel Ore Mining (pt)	1.190
	. Other Ferroalloys (except nickel)	212299	All Other Metal Ore Mining (pt)	1.190
1081	Metal Mining Services			
	. Metal Mining (except geophysical surveying)	213114	Support Activities for Metal Mining	1.190
	. Geophysical Surveying and Mapping	54136	Geophysical Surveying and Mapping Services (pt)	0.857
1094	Uranium-Radium-Vanadium Ores	212291	Uranium-Radium-Vanadium Ore Mining	1.190
1099	Miscellaneous Metal Ores, NEC	212299	All Other Metal Ore Mining (pt)	1.190
	Coal mining			
1221	Bituminous Coal and Lignite Surface Mining	212111	Bituminous Coal and Lignite Surface Mining	1.190
1222	Bituminous Coal Underground Mining	212112	Bituminous Coal Underground Mining	1.190
1231	Anthracite Mining	212113	Anthracite Mining	1.190
1241	Coal Mining Services	213113	Support Activities for Coal Mining	1.190
	Oil and gas extraction			
1311	Crude Petroleum and Natural Gas	211111	Crude Petroleum and Natural Gas Extraction	1.048
1321	Natural Gas Liquids	211112	Natural Gas Liquid Extraction (pt)	1.048
1381	Drilling Oil and Gas Wells	213111	Drilling Oil and Gas Wells	1.048
1382	Oil and Gas Field Exploration Services			
	. Geophysical Mapping and Surveying	54136	Geophysical Surveying and Mapping Services (pt)	0.857
	. Other Oil and Gas Field Exploration Services	213112	Support Activities for Oil and Gas Operations (pt)	1.048
1389	Oil and Gas Field Services, NEC	213112	Support Activities for Oil and Gas Operations (pt)	1.048
	Nonmetallic minerals, except fuels			
1411	Dimension Stone	212311	Dimension Stone Mining and Quarrying	1.143
1422	Crushed and Broken Limestone	212312	Crushed and Broken Limestone Mining and Quarrying	1.143
1423	Crushed and Broken Granite	212313	Crushed and Broken Granite Mining and Quarrying	1.143
1429	Crushed and Broken Stone, NEC	212319	Other Crushed and Broken Stone Mining and Quarrying (pt)	1.143
1442	Construction Sand and Gravel	212321	Construction Sand and Gravel Mining	1.143
1446	Industrial Sand	212322	Industrial Sand Mining	1.143
1455	Kaolin and Ball Clay	212324	Kaolin and Ball Clay Mining	1.143
1459	Clay, Ceramic, and Refractory Minerals, NEC	212325	Clay and Ceramic and Refractory Minerals Mining	1.143
1474	Potash, Soda, and Borate Minerals	212391	Potash, Soda, and Borate Mineral Mining	1.190
1475	Phosphate Rock	212392	Phosphate Rock Mining	1.190
1479	Chemical and Fertilizer Mineral Mining, NEC	212393	Other Chemical and Fertilizer Mineral Mining	1.190
1481	Nonmetallic Minerals Services Except Fuels			
	. Except Geophysical Mapping and Surveying	213115	Support Activities for Nonmetallic Minerals (except Fuels)	1.143
	. Geophysical Surveying and Mapping Services	54136	Geophysical Surveying and Mapping Services (pt)	1.000
1499	Miscellaneous Nonmetallic Minerals, Except Fuels			
	. Bituminous Limestone and Bituminous Sandstone	212319	Other Crushed and Broken Stone Mining and Quarrying (pt)	1.143
	. Except Bituminous Limestone and Bituminous Sandstone	212399	All Other Nonmetallic Mineral Mining (pt)	1.143
	General building contractors			
1521	General Contractors-Single-Family Houses	23321	Single Family Housing Construction (pt)	0.952
1522	General Contractors-Residential Buildings, Other Than Single-Family			
	. Hotel and Motel Construction	23332	Commercial and Institutional Building Construction (pt)	1.000
	. Except Hotel and Motel Construction	23322	Multifamily Housing Construction (pt)	0.952
1531	Operative Builders			
	. Single Family Housing	23321	Single Family Housing Construction (pt)	0.952
	. Multifamily Housing	23322	Multifamily Housing Construction (pt)	0.952
	. Manufacturing and Light Industrial Buildings	23331	Manufacturing and Industrial Building Construction (pt)	1.000
	. Commercial and Institutional Buildings	23332	Commercial and Institutional Building Construction (pt)	1.000
1541	General Contractors-Industrial Buildings and Warehouses			
	. Public Warehouse Construction	23332	Commercial and Institutional Building Construction (pt)	1.000
	. Except Public Warehouse Construction	23331	Manufacturing and Industrial Building Construction (pt)	1.000
1542	General Contractors-Nonresidential Buildings, Other than Industrial Building	23332	Commercial and Institutional Building Construction (pt)	1.000
	Heavy construction contractors			
1611	Highway and Street Construction, Except Elevated Highways	23411	Highway and Street Construction (pt)	1.000
1622	Bridge, Tunnel, and Elevated Highway Construction	23412	Bridge and Tunnel Construction (pt)	1.000
1623	Water, Sewer, Pipeline, and Communications and Power Line Construction			

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MVP Health Insurance Company
Industry Factors

SIC	SIC Description	NAICS	NAICS Description	Factor
	. Water, Sewer and Pipelines	23491	Water, Sewer, and Pipeline Construction (pt)	1.000
	. Power and Communication Transmission Lines	23492	Power and Communication Transmission Line Construction (pt)	1.000
1629	Heavy Construction, NEC			
	. Industrial Nonbuilding Structures Construction	23493	Industrial Nonbuilding Structure Construction (pt)	1.000
	. Nonbuilding Structures Except Industrial Construction	23499	All Other Heavy Construction (pt)	1.000
	Special trade contractors			
1711	Plumbing, Heating, and Air-Conditioning	23511	Plumbing, Heating, and Air-Conditioning Contractors (pt)	1.000
1721	Painting and Paper Hanging	23521	Painting and Wall Covering Contractors (pt)	1.000
1731	Electrical Work	23531	Electrical Contractors	1.000
1741	Masonry, Stone Setting, and Other Stone Work	23541	Masonry and Stone Contractors	1.000
1742	Plastering, Drywall, Acoustical, and Insulation Work	23542	Drywall, Plastering, Acoustical, and Insulation Contractors (pt)	1.000
1743	Terrazzo, Tile, Marble, and Mosaic Work			
	. Fresco Work	23542	Drywall, Plastering, Acoustical, and Insulation Contractors (pt)	1.000
	. Except Fresco Work	23543	Tile, Marble, Terrazzo, and Mosaic Contractors	1.000
1751	Carpentry Work	23551	Carpentry Contractors	1.000
1752	Floor Laying and Other Floor Work, NEC	23552	Floor Laying and Other Floor Contractors	1.000
1761	Roofing, Siding, and Sheet Metal Work	23561	Roofing, Siding, and Sheet Metal Contractors	1.000
1771	Concrete Work			
	. Stucco Construction	23542	Drywall, Plastering, Acoustical, and Insulation Contractors (pt)	1.000
	. Except Stucco Construction		Concrete Contractors	
		23571		1.000
1781	Water Well Drilling	23581	Water Well Drilling Contractors	1.000
1791	Structural Steel Erection	23591	Structural Steel Erection Contractors	1.000
1793	Glass and Glazing Work	23592	Glass and Glazing Contractors (pt)	1.000
1794	Excavation Work	23593	Excavation Contractors	1.000
1795	Wrecking and Demolition Work	23594	Wrecking and Demolition Contractors	1.000
1796	Installation or Erection of Building Equipment, NEC	23595	Building Equipment and Other Machinery Installation Contractors	1.000
1799	Special Trade Contractors, NEC			
	. Paint and Wallpaper Stripping and Wallpaper Removal Contractors	23521	Painting and Wall Covering Contractors (pt)	1.000
	. Tinted Glass Work	23592	Glass and Glazing Contractors (pt)	1.000
	. Asbestos Abatement and Lead Paint Removal Contractors	56291	Remediation Services (pt)	1.048
	. All Other Special Trade Contractors	23599	All Other Special Trade Contractors	1.000
	Food and kindred products			
2011	Meat Packing Plants	311611	Animal (except Poultry) Slaughtering (pt)	1.048
2013	Sausages and Other Prepared Meats			
	. Lard Made From Purchased Material	311613	Rendering and Meat Byproduct Processing (pt)	1.048
	. Except Lard Made From Purchased Material	311612	Meat Processed from Carcasses (pt)	1.048
2015	Poultry Slaughtering and Processing			
	. Poultry Processing	311615	Poultry Processing	1.048
	. Egg Processing	311999	All Other Miscellaneous Food Manufacturing (pt)	0.952
2021	Creamery Butter	311512	Creamery Butter Manufacturing	0.952
2022	Natural, Processed, and Imitation Cheese	311513	Cheese Manufacturing	0.952
2023	Dry, Condensed, and Evaporated Dairy Products	311514	Dry, Condensed, and Evaporated Dairy Product Manufacturing	0.952
2024	Ice Cream and Frozen Desserts	31152	Ice Cream and Frozen Dessert Manufacturing	0.952
2026	Fluid Milk			
	. Ultra-High Temperature	311514	Dry, Condensed, and Evaporated Dairy Product Manufacturing (pt)	0.952
	. Except Ultra-High Temperature	311511	Fluid Milk Manufacturing	0.952
2032	Canned Specialties			
	. Canned Specialties	311422	Specialty Canning	0.952
	. Canned Pudding	311999	All Other Miscellaneous Food Manufacturing (pt)	0.952
2033	Canned Fruits, Vegetables, Preserves, Jams, and Jellies	311421	Fruit and Vegetable Canning (pt)	0.952
2034	Dried and Dehydrated Fruits, Vegetables, and Soup Mixes			
	. Dried and Dehydrated Fruits and Vegetables	311423	Dried and Dehydrated Food Manufacturing (pt)	0.952
	. Soup Mixes Made from Purchased Dried and Dehydrated Vegetables	311999	All Other Miscellaneous Food Manufacturing (pt)	0.952
	. Vegetable Flours	311211	Flour Milling (pt)	0.952
2035	Pickled Fruits and Vegetables, Vegetable Sauces and Seasonings, and Salad Dressings			
	. Pickled Fruits and Vegetables	311421	Fruit and Vegetable Canning (pt)	0.952
	. Sauces and Salad Dressings	311941	Mayonnaise, Dressing, and Other Prepared Sauce Manufacturing (pt)	0.952
2037	Frozen Fruits, Fruit Juices, and Vegetables	311411	Frozen Fruit, Juice, and Vegetable Manufacturing	0.952
2038	Frozen Specialties, NEC	311412	Frozen Specialty Food Manufacturing	0.952
2041	Flour and Other Grain Mill Products	311211	Flour Milling (pt)	0.952
2043	Cereal Breakfast Foods			
	. Coffee Substitute	31192	Coffee and Tea Manufacturing (pt)	0.952
	. Breakfast Cereal	31123	Breakfast Cereal Manufacturing	0.952
2044	Rice Milling	311212	Rice Milling	0.952
2045	Prepared Flour Mixes and Doughs	311822	Flour Mixes and Dough Manufacturing from Purchased Flour	0.952
2046	Wet Corn Milling			
	. Refining Purchased Oil	311225	Fats and Oils Refining and Blending (pt)	0.952
	. Except Refining Purchased Oil	311221	Wet Corn Milling	0.952
2047	Dog and Cat Food	311111	Dog and Cat Food Manufacturing	0.952
2048	Prepared Feed and Feed Ingredients for Animals and Fowls, Except Dogs and Cats			
	. Animal Slaughtering for Pet Food	311611	Animal (except Poultry) Slaughtering (pt)	0.952
	. Except Slaughtering Animals for Pet Food	311119	Other Animal Food Manufacturing (pt)	0.952
2051	Bread and Other Bakery Products, Except Cookies and Crackers	311812	Commercial Bakeries (pt)	0.952
2052	Cookies and Crackers			
	. Cookie and Cracker	311821	Cookie and Cracker Manufacturing	0.952
	. Pretzels, Except Soft	311919	Other Snack Food Manufacturing (pt)	0.952
	. Unleavened Bread and Soft Pretzels	311812	Commercial Bakeries (pt)	0.952
2053	Frozen Bakery Products, Except Bread	311813	Frozen Cakes, Pies, and Other Pastries Manufacturing	0.952
2061	Cane Sugar, Except Refining	311311	Sugarcane Mills	0.952
2062	Cane Sugar Refining	311312	Cane Sugar Refining	0.952
2063	Beet Sugar	311313	Beet Sugar Manufacturing	0.952
2064	Candy and Other Confectionery Products			
	. Chocolate Confectionery	31133	Confectionery Manufacturing from Purchased Chocolate (pt)	0.952
	. Nonchocolate Confectionery Manufacturing	31134	Nonchocolate Confectionery Manufacturing (pt)	0.952

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SIC	SIC Description	NAICS	NAICS Description	Factor
2066	Chocolate and Cocoa Products			
	. Chocolate Products Made From Purchased Chocolate	31133	Confectionery Manufacturing from Purchased Chocolate (pt)	0.952
	. Chocolate and Confectionery Products Made From Cacao Beans	31132	Chocolate and Confectionery Manufacturing from Cacao Beans	0.952
2067	Chewing Gum	31134	Nonchocolate Confectionery Manufacturing (pt)	0.952
2068	Salted and Roasted Nuts and Seeds	311911	Roasted Nuts and Peanut Butter Manufacturing (pt)	0.952
2074	Cottonseed Oil Mills			
	. Cottonseed Processing	311223	Other Oilseed Processing (pt)	0.952
	. Processing Purchased Cottonseed Oil	311225	Fats and Oils Refining and Blending (pt)	0.952
2075	Soybean Oil Mills			
	. Soybean Processing	311222	Soybean Processing (pt)	0.952
	. Processing Purchased Soybean Oil	311225	Fats and Oils Refining and Blending (pt)	0.952
2076	Vegetable Oil Mills, Except Corn, Cottonseed, and Soybeans			
	. Vegetable Oilseed Processing, except Corn, Cottonseed, and Soybeans	311223	Other Oilseed Processing (pt)	0.952
	. Processing Purchased Vegetable Oils, except Corn, Cottonseed, and Soy	311225	Fats and Oils Refining and Blending (pt)	0.952
2077	Animal and Marine Fats and Oils			
	. Animal Fats and Oils	311613	Rendering and Meat Byproduct Processing	1.048
	. Canned Marine Fats and Oils	311711	Seafood Canning (pt)	0.952
	. Fresh and Frozen Marine Fats and Oils	311712	Fresh and Frozen Seafood Processing (pt)	0.952
2079	Shortening, Table Oils, Margarine, and Other Edible Fats and Oils, NEC			
	. Processing Fats and Oils from Purchased Fats and Oils	311225	Fats and Oils Refining and Blending (pt)	0.952
	. Processing Soybean Oil from Soybeans Crushed in the Same Establishment	311222	Soybean Processing (pt)	0.952
	. Processing Vegetable Oils, except Soybeans, from Oilseeds Crushed in th	311223	Other Oilseed Processing (pt)	0.952
2082	Malt Beverages			
	. Malt Extract	311942	Spice and Extract Manufacturing (pt)	0.952
	. Except Malt Extract	31212	Breweries	0.952
2083	Malt	311213	Malt Manufacturing	0.952
2084	Wines, Brandy, and Brandy Spirits	31213	Wineries (pt)	0.952
2085	Distilled and Blended Liquors			
	. Applejack	31213	Wineries (pt)	0.952
	. Except Applejack	31214	Distilleries	0.952
2086	Bottled and Canned Soft Drinks and Carbonated Waters			
	. Soft Drinks	312111	Soft Drink Manufacturing	0.952
	. Bottled Water	312112	Bottled Water Manufacturing (pt)	0.952
2087	Flavoring Extracts and Flavoring Syrups NEC			
	. Coffee Flavoring and Syrups	31192	Coffee and Tea Manufacturing (pt)	0.952
	. Flavoring Syrup and Concentrate, Except Coffee	31193	Flavoring Syrup and Concentrate Manufacturing	0.952
	. Flavoring Extracts, Except Coffee, and Natural Food Colorings	311942	Spice and Extract Manufacturing (pt)	
	. Powdered Drink Mix	311999	All Other Miscellaneous Food Manufacturing (pt)	0.952
2091	Canned and Cured Fish and Seafood	311711	Seafood Canning (pt)	0.952
2092	Prepared Fresh or Frozen Fish and Seafoods	311712	Fresh and Frozen Seafood Processing (pt)	0.952
2095	Roasted Coffee	31192	Coffee and Tea Manufacturing (pt)	0.952
2096	Potato Chips, Corn Chips, and Similar Snacks	311919	Other Snack Food Manufacturing (pt)	0.952
2097	Manufactured Ice	312113	Ice Manufacturing	0.952
2098	Macaroni, Spaghetti, Vermicelli, and Noodles	311823	Dry Pasta Manufacturing (pt)	0.952
2099	Food Preparations, NEC			
	. Reducing Maple Sap to Maple Syrup	111998	All Other Miscellaneous Crop Farming (pt)	0.857
	. Marshmallow Creme	31134	Nonchocolate Confectionery Manufacturing (pt)	0.952
	. Peanut Butter	311911	Roasted Nuts and Peanut Butter Manufacturing (pt)	0.952
	. Potatoes, Dried and Packaged with Other Ingredients Made in Dehydration	311423	Dried and Dehydrated Food Manufacturing (pt)	0.952
	. Perishable Prepared Food	311991	Perishable Prepared Food Manufacturing	0.952
	. Rice, Uncooked and Packaged with Other Ingredients Made in Rice Mills	311212	Rice Milling (pt)	0.952
	. Tortillas	31183	Tortilla Manufacturing	0.952
	. Dry Pasta Packaged with Other Ingredients Made in Dry Pasta Plants	311823	Dry Pasta Manufacturing (pt)	0.952
	. Tea	31192	Coffee and Tea Manufacturing (pt)	0.952
	. Vinegar, Prepared Dips Except Dairy and Cider	311941	Mayonnaise, Dressing, and Other Prepared Sauce Manufacturing (pt)	0.952
	. Spices and Extracts	311942	Spice and Extract Manufacturing (pt)	0.952
	. Other	311999	All Other Miscellaneous Food Manufacturing (pt)	0.952
	Tobacco manufactures			
2111	Cigarettes	312221	Cigarette Manufacturing	1.048
2121	Cigars	312229	Other Tobacco Product Manufacturing (pt)	1.048
2131	Chewing and Smoking Tobacco and Snuff	312229	Other Tobacco Product Manufacturing (pt)	1.048
2141	Tobacco Stemming and Redrying			
	. Reconstituted Tobacco	312229	Other Tobacco Product Manufacturing (pt)	1.048
	. Redrying and Stemming	31221	Tobacco Stemming and Redrying	1.048
	Textile mill products			
2211	Broadwoven Fabric Mills, Cotton	31321	Broadwoven Fabric Mills (pt)	0.952
2221	Broadwoven Fabric Mills, Manmade Fiber and Silk	31321	Broadwoven Fabric Mills (pt)	0.952
2231	Broadwoven Fabric Mills, Wool (Including Dyeing and Finishing)			
	. Except Wool Finishing only	31321	Broadwoven Fabric Mills (pt)	0.952
	. Wool Broadwoven Fabric Finishing only	313311	Broadwoven Fabric Finishing Mills (pt)	0.952
	. Wool Finishing only, Except Broadwoven Fabric	313312	Textile and Fabric Finishing (except Broadwoven Fabric) Mills (pt)	0.952
2241	Narrow Fabric and Other Smallware Mills: Cotton, Wool, Silk, and Manmade	313221	Narrow Fabric Mills (pt)	0.952
2251	Women's Full-Length and Knee-Length Hosiery, Except Socks			
	. Dyeing and Finishing Only	313312	Textile and Fabric Finishing (except Broadwoven Fabric) Mills (pt)	0.952
	. Except Dyeing and Finishing Only	315111	Sheer Hosiery Mills (pt)	1.000
2252	Hosiery, NEC			
	. Dyeing and Finishing Only	313312	Textile and Fabric Finishing (except Broadwoven Fabric) Mills (pt)	0.952
	. Girls' Hosiery, Except Dyeing and Finishing Only	315111	Sheer Hosiery Mills (pt)	1.000
	. Socks, Except Dyeing and Finishing Only	315119	Other Hosiery and Sock Mills	1.000
2253	Knit Outerwear Mills			
	. Dyeing and Finishing Only	313312	Textile and Fabric Finishing (except Broadwoven Fabric) Mills (pt)	0.952
	. Bathrobes and Lounging Robes Made in Knitting Mills Except Dyeing and	315192	Underwear and Nightwear Knitting Mills (pt)	1.000
	. Except Dyeing and Finishing Only and Bathrobes and Lounging Robes	315191	Outerwear Knitting Mills (pt)	1.000
2254	Knit Underwear and Nightwear Mills			
	. Dyeing and Finishing Only	313312	Textile and Fabric Finishing (except Broadwoven Fabric) Mills (pt)	0.952
	. Except Dyeing and Finishing Only	315192	Underwear and Nightwear Knitting Mills (pt)	1.000
2257	Weft Knit Fabric Mills			
	. Except Finishing	313241	Weft Knit Fabric Mills (pt)	0.952
	. Finishing Only	313312	Textile and Fabric Finishing (except Broadwoven Fabric) Mills (pt)	0.952
2258	Lace and Warp Knit Fabric Mills			
	. Except Finishing	313249	Other Knit Fabric and Lace Mills (pt)	0.952

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SIC	SIC Description	NAICS	NAICS Description	Factor
	. Finishing Only	313312	Textile and Fabric Finishing (except Broadwoven Fabric) Mills (pt)	0.952
2259	Knitting Mills, NEC			
	. Knit Gloves and Mittens	315191	Outerwear Knitting Mills (pt)	1.000
	. Girdles	315192	Underwear and Nightwear Knitting Mills (pt)	1.000
	. Finished Articles of Weft Knit Fabric	313241	Weft Knit Fabric Mills (pt)	0.952
	. Knit Gloves and Mittens, Dyeing and Finishing Only	313312	Textile and Fabric Finishing (except Broadwoven Fabric) Mills (pt)	0.952
	. Finished Articles of Warp Knit Fabric	313249	Other Knit Fabric and Lace Mills (pt)	0.952
2261	Finishers of Broadwoven Fabrics of Cotton	313311	Broadwoven Fabric Finishing Mills (pt)	0.952
2262	Finishers of Broadwoven Fabrics of Manmade Fiber and Silk	313311	Broadwoven Fabric Finishing Mills (pt)	0.952
2269	Finishers of Textiles, NEC	313312	Textile and Fabric Finishing (except Broadwoven Fabric) Mills (pt)	0.952
2273	Carpets and Rugs	314111	Carpet and Rug Mills	0.952
2281	Yarn Spinning Mills	313111	Yarn Spinning Mills (pt)	0.952
2282	Yarn Texturizing, Throwing, Twisting, and Winding Mills	313112	Yarn Texturizing, Throwing, and Twisting Mills	0.952
2284	Thread Mills			
	. Except Finishing	313113	Thread Mills (pt)	0.952
	. Finishing	313312	Textile and Fabric Finishing (except Broadwoven Fabric) Mills (pt)	0.952
2295	Coated Fabrics, Not Rubberized	31332	Fabric Coating Mills (pt)	0.952
2296	Tire Cord and Fabrics	314992	Tire Cord and Tire Fabric Mills	0.952
2297	Nonwoven Fabrics	31323	Nonwoven Fabric Mills (pt)	0.952
2298	Cordage and Twine	314991	Rope, Cordage, and Twine Mills	0.952
2299@	Textile Goods, NEC			
	. Broadwoven Fabric of Jute, Linen, Hemp, and Ramie and Handwoven	31321	Broadwoven Fabric Mills (pt)	0.952
	. Nonwoven Felt	31323	Nonwoven Fabric Mills (pt)	0.952
	. Finishing Thread and Yarn of Flax, Hemp, Jute, Linen, and Ramie	313312	Textile and Fabric Finishing (except Broadwoven Fabric) Mills (pt)	0.952
	. Narrow Woven Fabric of Jute, Linen, Hemp, and Ramie	313221	Narrow Fabric Mills (pt)	0.952
	. Thread of Hemp, Linen, and Ramie	313113	Thread Mills (pt)	0.952
	. Yarn of Flax, Hemp, Jute, and Ramie	313111	Yarn Spinning Mills (pt)	0.952
	. Recovery and Processing of Fibers and Waste	314999	All Other Miscellaneous Textile Product Mills (pt)	0.952
	Apparel and other textile products			
2311	Men's and Boys' Suits, Coats, and Overcoats			
	. Contractors	315211	Men's and Boys' Cut and Sew Apparel Contractors (pt)	1.000
	. Except Contractors	315222	Men's and Boys' Cut and Sew Suit, Coat, and Overcoat Manufacturing (pt)	1.000
2321	Men's and Boys' Shirts, Except Work Shirts			
	. Contractors	315211	Men's and Boys' Cut and Sew Apparel Contractors (pt)	1.000
	. Except Contractors	315223	Men's and Boys' Cut and Sew Shirt (except Work Shirt) Manufacturing (pt)	1.000
2322	Men's and Boys' Underwear and Nightwear			
	. Contractors	315211	Men's and Boys' Cut and Sew Apparel Contractors (pt)	1.000
	. Except Contractors	315221	Men's and Boys' Cut and Sew Underwear and Nightwear Manufacturing (pt)	1.000
2323	Men's and Boys' Neckwear			
	. Contractors	315211	Men's and Boys' Cut and Sew Apparel Contractors (pt)	1.000
	. Except Contractors	315993	Men's and Boys' Neckwear Manufacturing	1.000
2325	Men's and Boys' Trousers and Slacks			
	. Contractors	315211	Men's and Boys' Cut and Sew Apparel Contractors (pt)	1.000
	. Except Contractors	315224	Men's and Boys' Cut and Sew Trouser, Slack, and Jean Manufacturing (pt)	1.000
2326	Men's and Boys' Work Clothing			
	. Contractors	315211	Men's and Boys' Cut and Sew Apparel Contractors (pt)	1.000
	. Except Contractors	315225	Men's and Boys' Cut and Sew Work Clothing Manufacturing	1.000
2329	Men's and Boys' Clothing, NEC			
	. Contractors	315211	Men's and Boys' Cut and Sew Apparel Contractors (pt)	1.000
	. Except Contractors	315228	Men's and Boys' Cut and Sew Other Outerwear Manufacturing (pt)	1.000
	. Athletic Uniforms, Except Contractors	315299	All Other Cut and Sew Apparel Manufacturing (pt)	1.000
2331	Women's, Misses', and Juniors' Blouses and Shirts			
	. Contractors	315212	Women's, Girls', and Infants' Cut and Sew Apparel Contractors (pt)	1.000
	. Except Contractors	315232	Women's and Girls' Cut and Sew Blouse and Shirt Manufacturing (pt)	1.000
2335	Women's, Misses', and Juniors' Dresses			
	. Contractors	315212	Women's, Girls', and Infants' Cut and Sew Apparel Contractors (pt)	1.000
	. Except Contractors	315233	Women's and Girls' Cut and Sew Dress Manufacturing (pt)	1.000
2337	Women's, Misses' and Juniors' Suits, Skirts, and Coats			
	. Contractors	315212	Women's, Girls', and Infants' Cut and Sew Apparel Contractors (pt)	1.000
	. Except Contractors	315234	Women's and Girls' Cut and Sew Suit, Coat, Tailored Jacket, and Skirt Manufac	1.000
2339	Women's, Misses', and Juniors' Outerwear, NEC			
	. Scarves, Except Contractors	315999	Other Apparel Accessories and Other Apparel Manufacturing (pt)	1.000
	. Contractors	315212	Women's, Girls', and Infants' Cut and Sew Apparel Contractors (pt)	1.000
	. Athletic Uniforms, Except Contractors	315299	All Other Cut and Sew Apparel Manufacturing (pt)	1.000
	. All Other, Except Contractors	315239	Women's and Girls' Cut and Sew Other Outerwear Manufacturing (pt)	1.000
2341	Women's, Misses', Children's, and Infants' Underwear and Nightwear			
	. Women's, Girls' and Infants' Contractors	315212	Women's, Girls', and Infants' Cut and Sew Apparel Contractors (pt)	1.000
	. Boys' Contractors	315211	Men's and Boys' Cut and Sew Apparel Contractors (pt)	1.000
	. Women's and Girls', Except Contractors	315231	Women's and Girls' Cut and Sew Lingerie, Loungewear, and Nightwear Manufa	1.000
	. Boys', Except Contractors	315221	Men's and Boys' Cut and Sew Underwear and Nightwear Manufacturing (pt)	1.000
	. Infants', Except Contractors	315291	Infants' Cut and Sew Apparel Manufacturing (pt)	1.000
2342	Brassieres, Girdles, and Allied Garments			
	. Contractors	315212	Women's, Girls', and Infants' Cut and Sew Apparel Contractors (pt)	1.000
	. Except contractors	315231	Women's and Girls' Cut and Sew Lingerie, Loungewear, and Nightwear Manufa	1.000
2353	Hats, Caps, and Millinery			
	. Men's and Boys' Contractors	315211	Men's and Boys' Cut and Sew Apparel Contractors (pt)	1.000
	. Women's, Girls', and Infants' Contractors	315212	Women's, Girls', and Infants' Cut and Sew Apparel Contractors (pt)	1.000
	. Except Contractors	315991	Hat, Cap, and Millinery Manufacturing	1.000
2361	Girls', Children's, and Infants' Dresses, Blouses, and Shirts			
	. Infants' Dresses, Blouses, and Shirts, Except Contractors	315291	Infants' Cut and Sew Apparel Manufacturing (pt)	1.000
	. Boys' Shirts, Except Contractors	315223	Men's and Boys' Cut and Sew Shirt (except Work Shirt) Manufacturing (pt)	1.000
	. Boys' Shirt Contractors	315211	Men's and Boys' Cut and Sew Apparel Contractors (pt)	1.000
	. Girls' Blouses and Shirts, Except Contractors	315232	Women's and Girls' Cut and Sew Blouse and Shirt Manufacturing (pt)	1.000
	. Girls' Dresses, Except Contractors	315233	Women's and Girls' Cut and Sew Dress Manufacturing (pt)	1.000
	. Girls' and Infants' Contractors	315212	Women's, Girls', and Infants' Cut and Sew Apparel Contractors (pt)	1.000
2369	Girls', Children's, and Infants' Outerwear, NEC			
	. Infants' Outerwear, NEC, Except Contractors	315291	Infants' Cut and Sew Apparel Manufacturing (pt)	1.000
	. Boys' Suits and Coats, Except Contractors	315222	Men's and Boys' Cut and Sew Suit, Coat, and Overcoat Manufacturing (pt)	1.000
	. Boys' Trousers and Slacks, Except Contractors	315224	Men's and Boys' Cut and Sew Trouser, Slack, and Jean Manufacturing (pt)	1.000
	. Boys' Outerwear, NEC, Except Contractors	315228	Men's and Boys' Cut and Sew Other Outerwear Manufacturing (pt)	1.000
	. Boys' Robes, Except Contractors	315221	Men's and Boys' Cut and Sew Underwear and Nightwear Manufacturing (pt)	1.000
	. Boys' Contractors	315211	Men's and Boys' Cut and Sew Apparel Contractors (pt)	1.000

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SIC	SIC Description	NAICS	NAICS Description	Factor
	. Girls' Suits, Coats, Skirts, Etc., Except Contractors	315234	Women's and Girls' Cut and Sew Suit, Coat, Tailored Jacket, and Skirt Manufac	1.000
	. Girls' Outerwear, NEC, Except Contractors	315239	Women's and Girls' Cut and Sew Other Outerwear Manufacturing (pt)	1.000
	. Girls' Robes, Except Contractors	315231	Women's and Girls' Cut and Sew Lingerie, Loungewear, and Nightwear Manufa	1.000
	. Girls' Contractors	315212	Women's, Girls', and Infants' Cut and Sew Apparel Contractors (pt)	1.000
2371	Fur Goods			
	. Men's and Boys' Contractors	315211	Men's and Boys' Cut and Sew Apparel Contractors (pt)	1.000
	. Women's, Girls', and Infants' Contractors	315212	Women's, Girls', and Infants' Cut and Sew Apparel Contractors (pt)	1.000
	. Except Contractors	315292	Fur and Leather Apparel Manufacturing (pt)	1.000
2381	Dress and Work Gloves, Except Knit and All-Leather			
	. Men's and Boys' Contractors	315211	Men's and Boys' Cut and Sew Apparel Contractors (pt)	1.000
	. Women's, Girls', and Infants' Contractors	315212	Women's, Girls', and Infants' Cut and Sew Apparel Contractors (pt)	1.000
	. Except Contractors	315992	Glove and Mitten Manufacturing (pt)	1.000
2384	Robes and Dressing Gowns			
	. Women's Except Contractors	315231	Women's and Girls' Cut and Sew Lingerie, Loungewear, and Nightwear Manufa	1.000
	. Men's Except Contractors	315221	Men's and Boys' Cut and Sew Underwear and Nightwear Manufacturing (pt)	1.000
	. Men's and Boys' Contractors	315211	Men's and Boys' Cut and Sew Apparel Contractors (pt)	1.000
	. Women's and Girls' Contractors	315212	Women's, Girls', and Infants' Cut and Sew Apparel Contractors (pt)	1.000
2385	Waterproof Outerwear			
	. Men's and Boys' Water Resistant or Water Repellent Tailored Overcoats	315222	Men's and Boys' Cut and Sew Suit, Coat, and Overcoat Manufacturing (pt)	1.000
	. Women's and Girls' Water Resistant or Water Repellent Tailored Coats	315234	Women's and Girls' Cut and Sew Suit, Coat, Tailored Jacket, and Skirt Manufac	1.000
	. Men's and Boys' Water Resistant or Water Repellent Nontailored Outerwe	315228	Men's and Boys' Cut and Sew Other Outerwear Manufacturing (pt)	1.000
	. Women's and Girls' Water Resistant or Water Repellent Nontailored Outer	315239	Women's and Girls' Cut and Sew Other Outerwear Manufacturing (pt)	1.000
	. Infants' Waterproof Outerwear Except Contractors	315291	Infants' Cut and Sew Apparel Manufacturing (pt)	1.000
	. Waterproof Rubber and Plastics Outerwear, Except Contractors	315299	All Other Cut and Sew Apparel Manufacturing (pt)	1.000
	. Accessories such as Aprons, Bibs, and Miscellaneous Waterproof Items, E	315999	Other Apparel Accessories and Other Apparel Manufacturing (pt)	1.000
	. Men's and Boys' Contractors	315211	Men's and Boys' Cut and Sew Apparel Contractors (pt)	1.000
	. Women's and Girls' Contractors	315212	Women's, Girls', and Infants' Cut and Sew Apparel Contractors (pt)	1.000
2386	Leather and Sheep-Lined Clothing			
	. Men's and Boys' Contractors	315211	Men's and Boys' Cut and Sew Apparel Contractors (pt)	1.000
	. Women's, Girls', and Infants' Contractors	315212	Women's, Girls', and Infants' Cut and Sew Apparel Contractors (pt)	1.000
	. Except Contractors	315292	Fur and Leather Apparel Manufacturing (pt)	1.000
2387	Apparel Belts			
	. Men's and Boys' Contractors	315211	Men's and Boys' Cut and Sew Apparel Contractors (pt)	1.000
	. Women's, Girls', and Infants' Contractors	315212	Women's, Girls', and Infants' Cut and Sew Apparel Contractors (pt)	1.000
	. Except Contractors	315999	Other Apparel Accessories and Other Apparel Manufacturing (pt)	1.000
2389	Apparel and Accessories, NEC			
	. Handkerchiefs, Arm bands, etc.	315999	Other Apparel Accessories and Other Apparel Manufacturing (pt)	1.000
	. Academic and Clerical Outerwear	315299	All Other Cut and Sew Apparel Manufacturing (pt)	1.000
	. Garters and Garter Belts	315231	Women's and Girls' Cut and Sew Lingerie, Loungewear, and Nightwear Manufa	1.000
	. Women's Contractors	315212	Women's, Girls', and Infants' Cut and Sew Apparel Contractors (pt)	1.000
	. Men's Contractors	315211	Men's and Boys' Cut and Sew Apparel Contractors (pt)	1.000
2391	Curtains and Draperies	314121	Curtain and Drapery Mills (pt)	1.000
2392	Housefurnishings, Except Curtains and Draperies			
	. Blanket, Laundry, and Garment Storage Bags	314911	Textile Bag Mills (pt)	0.952
	. Dust Rags	314999	All Other Miscellaneous Textile Product Mills (pt)	0.952
	. Mops, Floor and Dust	339994	Broom, Brush, and Mop Manufacturing (pt)	0.905
	. Other Housefurnishings	314129	Other Household Textile Product Mills (pt)	0.952
2393	Textile Bags	314911	Textile Bag Mills (pt)	0.952
2394	Canvas and Related Products	314912	Canvas and Related Product Mills (pt)	0.952
2395	Pleating, Decorative and Novelty Stitching, and Tucking for the Trade			
	. Pleating and Stitching, Except Apparel Contractors	314999	All Other Miscellaneous Textile Product Mills (pt)	0.952
	. Men's and Boys' Apparel Contractors	315211	Men's and Boys' Cut and Sew Apparel Contractors (pt)	1.000
	. Women's, Girls', and Infants' Apparel Contractors	315212	Women's, Girls', and Infants' Cut and Sew Apparel Contractors (pt)	1.000
2396	Automotive Trimmings, Apparel Findings, and Related Products			
	. Textile Automotive Trimmings	33636	Motor Vehicle Seating and Interior Trim Manufacturing (pt)	0.952
	. Apparel Findings and Trimmings	315999	Other Apparel Accessories and Other Apparel Manufacturing (pt)	1.000
	. Printing and Embossing on Fabric Articles	323113	Commercial Screen Printing (pt)	0.905
	. Other Apparel Products	314999	All Other Miscellaneous Textile Product Mills (pt)	0.952
2397	Schiffli Machine Embroideries	313222	Schiffli Machine Embroidery	0.952
2399	Fabricated Textile Products, NEC			
	. Seat Belts and Seat and Tire Covers	33636	Motor Vehicle Seating and Interior Trim Manufacturing (pt)	0.952
	. Apparel and Apparel Accessories	315999	Other Apparel Accessories and Other Apparel Manufacturing (pt)	1.000
	. Other Fabricated Textile Products	314999	All Other Miscellaneous Textile Product Mills (pt)	1.000
	Lumber and wood products			
2411	Logging	11331	Logging	1.190
2421	Sawmills and Planing Mills, General			
	. Lumber Manufacturing from Purchased Lumber, Softwood Cut Stock, Wood	321912	Cut Stock, Resawing Lumber, and Planing (pt)	1.190
	. Sawmills	321113	Sawmills (pt)	1.190
	. Softwood Flooring	321918	Other Millwork (including Flooring) (pt)	1.190
	. Kiln Drying	321999	All Other Miscellaneous Wood Product Manufacturing (pt)	1.190
2426	Hardwood Dimension and Flooring Mills			
	. Hardwood Flooring	321918	Other Millwork (including Flooring) (pt)	1.190
	. Wood Furniture Frames	337215	Showcase, Partition, Shelving, and Locker Manufacturing (pt)	0.952
	. Hardwood Dimension Lumber Made From Logs and Bolts	321113	Sawmills (pt)	1.190
	. Other Hardwood Dimension Except Flooring	321912	Cut Stock, Resawing Lumber, and Planing (pt)	1.190
2429	Special Product Sawmills, NEC			
	. Shingle Mills, Shakes	321113	Sawmills (pt)	1.190
	. Stave Manufacturing from Purchased Lumber	321912	Cut Stock, Resawing Lumber, and Planing (pt)	1.190
	. Cooperage Stock	32192	Wood Container and Pallet Manufacturing (pt)	1.000
	. Excelsior and Cooperage Headings	321999	All Other Miscellaneous Wood Product Manufacturing (pt)	1.190
2431	Millwork			
	. Wood Windows and Doors	321911	Wood Window and Door Manufacturing	1.000
	. Except Wood Windows and Doors	321918	Other Millwork (including Flooring) (pt)	1.190
2434	Wood Kitchen Cabinets	33711	Wood Kitchen Cabinet and Countertop Manufacturing (pt)	0.952
2435	Hardwood Veneer and Plywood	321211	Hardwood Veneer and Plywood Manufacturing	1.000
2436	Softwood Veneer and Plywood	321212	Softwood Veneer and Plywood Manufacturing	1.000
2439	Structural Wood Members, NEC			
	. Trusses	321214	Truss Manufacturing	1.000
	. Except Trusses	321213	Engineered Wood Member (except Truss) Manufacturing	1.000
2441	Nailed and Lock Corner Wood Boxes and Shook	32192	Wood Container and Pallet Manufacturing (pt)	1.000
2448	Wood Pallets and Skids	32192	Wood Container and Pallet Manufacturing (pt)	1.000
2449	Wood Containers, NEC	32192	Wood Container and Pallet Manufacturing (pt)	1.000

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SIC	SIC Description	NAICS	NAICS Description	Factor
2451	Mobile Homes	321991	Manufactured Home (Mobile Home) Manufacturing	1.000
2452	Prefabricated Wood Buildings and Components	321992	Prefabricated Wood Building Manufacturing	1.000
2491	Wood Preserving	321114	Wood Preservation	1.000
2493	Reconstituted Wood Products	321219	Reconstituted Wood Product Manufacturing	1.000
2499	Wood Products, NEC			
	. Mirror and Picture Frames	339999	All Other Miscellaneous Manufacturing (pt)	0.905
	. Wood Cooling Towers	333414	Heating Equipment (except Warm Air Furnaces) Manufacturing (pt)	0.952
	. Wood Tubs and Vats, Jewelry, Cigar Boxes, and Baskets, Except Fruit, Fish, and Game Boxes	32192	Wood Container and Pallet Manufacturing (pt)	1.000
	. Other Wood Products	321999	All Other Miscellaneous Wood Product Manufacturing (pt)	1.190
	Furniture and fixtures			
2511	Wood Household Furniture, Except Upholstered			
	. Wood Box Spring Frames	337215	Showcase, Partition, Shelving, and Locker Manufacturing (pt)	0.952
	. Except Wood Box Spring Frames	337122	Nonupholstered Wood Household Furniture Manufacturing (pt)	0.952
2512	Wood Household Furniture, Upholstered	337121	Upholstered Household Furniture Manufacturing (pt)	0.952
2514	Metal Household Furniture			
	. Except Upholstered and Metal Box Spring Frames	337124	Metal Household Furniture Manufacturing	0.952
	. Upholstered	337121	Upholstered Household Furniture Manufacturing (pt)	0.952
	. Metal Box Spring Frames	337215	Showcase, Partition, Shelving, and Locker Manufacturing (pt)	0.952
2515	Mattresses, Foundations, and Convertible Beds			
	. Mattresses and Foundations	33791	Mattress Manufacturing	0.952
	. Convertible Sofas	337121	Upholstered Household Furniture Manufacturing (pt)	0.952
2517	Wood Television, Radio, Phonograph and Sewing Machine Cabinets	337129	Wood Television, Radio, and Sewing Machine Cabinet Manufacturing	0.952
2519	Household Furniture, NEC	337125	Household Furniture (except Wood and Metal) Manufacturing	0.952
2521	Wood Office Furniture	337211	Wood Office Furniture Manufacturing	0.952
2522	Office Furniture, Except Wood	337214	Office Furniture (except Wood) Manufacturing	0.952
2531	Public Building and Related Furniture			
	. Seats for Motor Vehicles	33636	Motor Vehicle Seating and Interior Trim Manufacturing (pt)	0.952
	. Furniture Made for Public Buildings	337127	Institutional Furniture Manufacturing (pt)	0.952
	. Blackboards	339942	Lead Pencil and Art Good Manufacturing (pt)	0.905
2541	Wood Office and Store Fixtures, Partitions, Shelving, and Lockers			
	. Wood Lunchroom Tables and Chairs	337127	Institutional Furniture Manufacturing (pt)	0.952
	. Custom Architectural Woodwork, Millwork and Fixtures	337212	Custom Architectural Woodwork and Millwork Manufacturing	0.952
	. Except Countertops, Custom Architectural Woodwork, Millwork, and Fixtures	337215	Showcase, Partition, Shelving, and Locker Manufacturing (pt)	0.952
2542	Office and Store Fixtures, Partitions, Shelving, and Lockers, Except Wood			
	. Lunchroom Tables and Chairs (except wood)	337127	Institutional Furniture Manufacturing (pt)	0.952
	. Except Lunchroom Tables and Chairs (except wood)	337215	Showcase, Partition, Shelving, and Locker Manufacturing (pt)	0.952
2591	Drapery Hardware and Window Blinds and Shades	33792	Blind and Shade Manufacturing	0.952
2599	Furniture and Fixtures, NEC			
	. Hospital Beds	339111	Laboratory Apparatus and Furniture Manufacturing (pt)	0.905
	. Except Hospital Beds	337127	Institutional Furniture Manufacturing (pt)	0.952
	Paper and allied products			
2611	Pulp Mills			
	. Pulp Producing Mills Only	32211	Pulp Mills	0.952
	. Pulp Mills Producing Paper	322121	Paper (except Newsprint) Mills (pt)	0.952
	. Pulp Mills Producing Newsprint	322122	Newsprint Mills (pt)	0.952
	. Pulp Mills Producing Paperboard	32213	Paperboard Mills (pt)	0.952
2621	Paper Mills			
	. Except Newsprint Mills	322121	Paper (except Newsprint) Mills (pt)	0.952
	. Newsprint Mills	322122	Newsprint Mills (pt)	0.952
2631	Paperboard Mills	32213	Paperboard Mills (pt)	0.952
2652	Setup Paperboard Boxes	322213	Setup Paperboard Box Manufacturing	0.952
2653	Corrugated and Solid Fiber Boxes	322211	Corrugated and Solid Fiber Box Manufacturing (pt)	0.952
2655	Fiber Cans, Tubes, Drums, and Similar Products	322214	Fiber Can, Tube, Drum, and Similar Products Manufacturing	0.952
2656	Sanitary Food Containers, Except Folding	322215	Nonfolding Sanitary Food Container Manufacturing	0.952
2657	Folding Paperboard Boxes, Including Sanitary	322212	Folding Paperboard Box Manufacturing	0.952
2671	Packaging Paper and Plastics Film, Coated and Laminated			
	. Single-Web Paper, Paper Multiweb Laminated Rolls and Sheets for Packaging	322221	Coated and Laminated Packaging Paper and Plastics Film Manufacturing	0.952
	. Plastics Packaging Film and Sheet	326112	Unsupported Plastics Packaging Film and Sheet Manufacturing	0.952
2672	Coated and Laminated Paper, NEC	322222	Coated and Laminated Paper Manufacturing (pt)	0.952
2673	Plastics, Foil, and Coated Paper Bags			
	. Except All Plastics	322223	Plastics, Foil, and Coated Paper Bag Manufacturing	0.952
	. Plastics Bags	326111	Unsupported Plastics Bag Manufacturing	0.952
2674	Uncoated Paper and Multiwall Bags	322224	Uncoated Paper and Multiwall Bag Manufacturing	0.952
2675	Die-Cut Paper and Paperboard and Cardboard			
	. File Folders, Tabulating Cards, and Other Paper and Paperboard Office Supplies	322231	Die-Cut Paper and Paperboard Office Supplies Manufacturing (pt)	0.952
	. Pasted, Lined, Laminated, or Surface-Coated Paperboard	322226	Surface-Coated Paperboard Manufacturing	0.952
	. Die-Cut Paper and Paperboard Products, Except Office Supplies and Pasted, Lined, Laminated, or Surface-Coated Paperboard	322299	All Other Converted Paper Product Manufacturing (pt)	0.952
2676	Sanitary Paper Products	322291	Sanitary Paper Product Manufacturing (pt)	0.952
2677	Envelopes	322232	Envelope Manufacturing	0.952
2678	Stationery, Tablets, and Related Products	322233	Stationery, Tablet, and Related Product Manufacturing	0.952
2679	Converted Paper and Paperboard Products, NEC			
	. Corrugated Paper	322211	Corrugated and Solid Fiber Box Manufacturing (pt)	0.952
	. Wallpaper and Gift Wrap Paper	322222	Coated and Laminated Paper Manufacturing (pt)	0.952
	. Paper Supplies for Business Machines and Other Paper Office Supplies	322231	Die-Cut Paper and Paperboard Office Supplies Manufacturing (pt)	0.952
	. Other Converted Paper and Paperboard Products, such as Paper Filters, Paper Tissue, Paper Towels, Paper Napkins, Paper Plates, Paper Cups, Paper Liners, Paper Bags, Paper Containers, Paper Boxes, Paper Tubes, Paper Drums, Paper Cans, Paper Tubes, Paper Drums, and Similar Products	322299	All Other Converted Paper Product Manufacturing (pt)	0.952
	Printing and publishing			
2711	Newspapers: Publishing, or Publishing and Printing	51111	Newspaper Publishers	0.905
2721	Periodicals: Publishing, or Publishing and Printing	51112	Periodical Publishers (pt)	0.905
2731	Books: Publishing, or Publishing and Printing			
	. Music Book Publishing	51223	Music Publishers (pt)	0.952
	. All Other Book Publishers	51113	Book Publishers	0.905
2732	Book Printing	323117	Books Printing	0.905
2741	Miscellaneous Publishing			
	. Database Publishing	51114	Database and Directory Publishers (pt)	0.905
	. Shopping News	51112	Periodical Publishers (pt)	0.905
	. Technical Manuals and Books	51113	Book Publishers (pt)	0.905
	. Sheet Music Publishers	51223	Music Publishers (pt)	0.952
	. Miscellaneous Publishing, Except Database, Shopping News, Technical Manuals, and Books	511199	All Other Publishers	0.905
2752	Commercial Printing, Lithographic			
	. Quick Printing	323114	Quick Printing (pt)	0.905

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SIC	SIC Description	NAICS	NAICS Description	Factor
	. Except Quick Printing	323110	Commercial Lithographic Printing (pt)	0.905
2754	Commercial Printing, Gravure	323111	Commercial Gravure Printing (pt)	0.905
2759	Commercial Printing, NEC			
	. Screen Printing	323113	Commercial Screen Printing (pt)	0.905
	. Flexographic Printing	323112	Commercial Flexographic Printing (pt)	0.905
	. Quick Printing	323114	Quick Printing (pt)	0.905
	. Digital Printing,, except Quick Printing	323115	Digital Printing	0.905
	. Other Commercial Printing	323119	Other Commercial Printing (pt)	0.905
2761	Manifold Business Forms	323116	Manifold Business Forms Printing (pt)	0.905
2771	Greeting Cards			0.905
	. Lithographic Printing of Greeting Cards	323110	Commercial Lithographic Printing (pt)	0.905
	. Gravure Printing of Greeting Cards	323111	Commercial Gravure Printing (pt)	0.905
	. Flexographic Printing of Greeting Cards	323112	Commercial Flexographic Printing (pt)	0.905
	. Screen Printing of Greeting Cards	323113	Commercial Screen Printing (pt)	0.905
	. Other Printing of Greeting Cards	323119	Other Commercial Printing (pt)	0.905
	. Publishing Greeting Cards	511191	Greeting Card Publishers	0.905
2782	Blankbooks, Loose-leaf Binders and Devices			
	. Printing of Checkbooks	323116	Manifold Business Forms Printing (pt)	0.905
	. Blankbooks, Loose-leaf Binders and Devices	323118	Blankbook, Looseleaf Binders, and Devices Manufacturing	0.905
2789	Bookbinding and Related Work	323121	Tradebinding and Related Work	0.905
2791	Typesetting	323122	Prepress Services (pt)	0.905
2796	Platemaking and Related Services	323122	Prepress Services (pt)	0.905
	Chemicals and allied products			
2812	Alkalies and Chlorine	325181	Alkalies and Chlorine Manufacturing	1.000
2813	Industrial Gases	32512	Industrial Gas Manufacturing (pt)	1.000
2816	Inorganic Pigments			
	. Except Bone and Lamp Black	325131	Inorganic Dye and Pigment Manufacturing (pt)	1.000
	. Bone and Lamp Black	325182	Carbon Black Manufacturing (pt)	1.000
2819	Industrial Inorganic Chemicals, NEC			
	. Recovering Sulfur from Natural Gas	211112	Natural Gas Liquid Extraction (pt)	1.048
	. Activated Carbon and Charcoal	325998	All Other Miscellaneous Chemical Product and Preparation Manufacturing (pt)	0.952
	. Alumina	331311	Alumina Refining	1.095
	. Inorganic Dyes	325131	Inorganic Dye and Pigment Manufacturing (pt)	1.000
	. Other	325188	All Other Basic Inorganic Chemical Manufacturing (pt)	1.000
2821	Plastics Material and Synthetic Resins, and Nonvulcanizable Elastomers	325211	Plastics Material and Resin Manufacturing	1.000
2822	Synthetic Rubber	325212	Synthetic Rubber Manufacturing	1.000
2823	Cellulosic Manmade Fibers	325221	Cellulosic Organic Fiber Manufacturing	1.000
2824	Manmade Organic Fibers, Except Cellulosic	325222	Noncellulosic Organic Fiber Manufacturing	1.000
2833	Medicinal Chemicals and Botanical Products	325411	Medicinal and Botanical Manufacturing	0.905
2834	Pharmaceutical Preparations	325412	Pharmaceutical Preparation Manufacturing (pt)	0.905
2835	In Vitro and In Vivo Diagnostic Substances			
	. Except In Vitro Diagnostic	325412	Pharmaceutical Preparation Manufacturing (pt)	0.905
	. In Vitro Diagnostic Substances	325413	In-Vitro Diagnostic Substance Manufacturing	0.905
2836	Biological Products, Except Diagnostic Substances	325414	Biological Product (except Diagnostic) Manufacturing	0.905
2841	Soaps and Other Detergents, Except Specialty Cleaners	325611	Soap and Other Detergent Manufacturing (pt)	0.905
2842	Specialty Cleaning, Polishing, and Sanitary Preparations	325612	Polish and Other Sanitation Good Manufacturing	0.905
2843	Surface Active Agents, Finishing Agents, Sulfonated Oils, and Assistants	325613	Surface Active Agent Manufacturing	0.905
2844	Perfumes, Cosmetics, and Other Toilet Preparations			
	. Toilet Preparations, Except Toothpaste	32562	Toilet Preparation Manufacturing	0.905
	. Toothpaste	325611	Soap and Other Detergent Manufacturing (pt)	0.905
2851	Paints, Varnishes, Lacquers, Enamels, and Allied Products	32551	Paint and Coating Manufacturing (pt)	0.952
2861	Gum and Wood Chemicals	325191	Gum and Wood Chemical Manufacturing	1.000
2865	Cyclic Organic Crudes and Intermediates, and Organic Dyes and Pigments			
	. Aromatics	32511	Petrochemical Manufacturing (pt)	1.000
	. Organic Dyes and Pigments	325132	Synthetic Organic Dye and Pigment Manufacturing	1.000
	. Other	325192	Cyclic Crude and Intermediate Manufacturing	1.000
2869	Industrial Organic Chemicals, NEC			
	. Aliphatics	32511	Petrochemical Manufacturing (pt)	1.000
	. Carbon Bisulfide	325188	All Other Basic Inorganic Chemical Manufacturing (pt)	1.000
	. Ethyl Alcohol	325193	Ethyl Alcohol Manufacturing	1.000
	. Fluorocarbon Gases	32512	Industrial Gas Manufacturing (pt)	1.000
	. Other	325199	All Other Basic Organic Chemical Manufacturing (pt)	1.000
2873	Nitrogenous Fertilizers	325311	Nitrogenous Fertilizer Manufacturing	1.000
2874	Phosphatic Fertilizers	325312	Phosphatic Fertilizer Manufacturing	1.000
2875	Fertilizers, Mixing Only	325314	Fertilizer (Mixing Only) Manufacturing	1.000
2879	Pesticides and Agricultural Chemicals, NEC	32532	Pesticide and Other Agricultural Chemical Manufacturing	1.000
2891	Adhesives and Sealants	32552	Adhesive Manufacturing	0.952
2892	Explosives	32592	Explosives Manufacturing	1.190
2893	Printing Ink	32591	Printing Ink Manufacturing	0.952
2895	Carbon Black	325182	Carbon Black Manufacturing (pt)	1.000
2899	Chemicals and Chemical Preparations, NEC			
	. Frit	32551	Paint and Coating Manufacturing (pt)	0.952
	. Table Salt	311942	Spice and Extract Manufacturing (pt)	0.952
	. Fatty Acids	325199	All Other Basic Organic Chemical Manufacturing (pt)	1.000
	. Other	325998	All Other Miscellaneous Chemical Product and Preparation Manufacturing (pt)	0.952
	Petroleum and coal products			
2911	Petroleum Refining	32411	Petroleum Refineries	1.048
2951	Asphalt Paving Mixtures and Blocks	324121	Asphalt Paving Mixture and Block Manufacturing	1.048
2952	Asphalt Felts and Coatings	324122	Asphalt Shingle and Coating Materials Manufacturing	1.048
2992	Lubricating Oils and Greases	324191	Petroleum Lubricating Oil and Grease Manufacturing	1.048
2999	Products of Petroleum and Coal, NEC	324199	All Other Petroleum and Coal Products Manufacturing (pt)	1.048
	Rubber and miscellaneous plastics products			
3011	Tires and Inner Tubes	326211	Tire Manufacturing (except Retreading)	0.952
3021	Rubber and Plastics Footwear	316211	Rubber and Plastics Footwear Manufacturing	0.952
3052	Rubber and Plastics Hose and Belting	32622	Rubber and Plastics Hoses and Belting Manufacturing	0.952
3053	Gaskets, Packing, and Sealing Devices	339991	Gasket, Packing, and Sealing Device Manufacturing	0.905
3061	Molded, Extruded, and Lathe-Cut Mechanical Rubber Goods	326291	Rubber Product Manufacturing for Mechanical Use	0.952
3069	Fabricated Rubber Products, NEC			
	. Rubberizing Fabric or Purchased Textile Products	31332	Fabric Coating Mills (pt)	0.952
	. Rubber Pants and Raincoats	315299	All Other Cut and Sew Apparel Manufacturing (pt)	1.000

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SIC	SIC Description	NAICS	NAICS Description	Factor
	. Rubber Bibs, Aprons, and Bathing Caps	315999	Other Apparel Accessories and Other Apparel (pt)	1.000
	. Rubber Gloves and Life Jackets	339113	Surgical Appliance and Supplies Manufacturing (pt)	0.905
	. Rubber Wet Suits	33992	Sporting and Athletic Goods Manufacturing (pt)	0.905
	. Rubber Toys, Except Dolls	339932	Game, Toy, and Children's Vehicle Manufacturing (pt)	0.905
	. Rubber Resilient Floor Covering	326192	Resilient Floor Covering Manufacturing (pt)	0.952
	. Other	326299	All Other Rubber Product Manufacturing	0.952
3081	Unsupported Plastics Film and Sheet	326113	Unsupported Plastics Film and Sheet (except Packaging) Manufacturing	0.952
3082	Unsupported Plastics Profile Shapes	326121	Unsupported Plastics Profile Shape Manufacturing (pt)	0.952
3083	Laminated Plastics Plate, Sheet, and Profile Shapes	32613	Laminated Plastics Plate, Sheet, and Shape Manufacturing	0.952
3084	Plastics Pipe	326122	Plastics Pipe and Pipe Fitting Manufacturing (pt)	0.952
3085	Plastics Bottles	32616	Plastics Bottle Manufacturing	0.952
3086	Plastics Foam Products			
	. Urethane and Other Foam Products	32615	Urethane and Other Foam Product (except Polystyrene) Manufacturing	0.952
	. Polystyrene Foam Products	32614	Polystyrene Foam Product Manufacturing	0.952
3087	Custom Compounding of Purchased Plastics Resins	325991	Custom Compounding of Purchased Resin	0.952
3088	Plastics Plumbing Fixtures	326191	Plastics Plumbing Fixture Manufacturing	0.952
3089	Plastics Products, NEC			
	. Pipe Fittings	326122	Plastics Pipe and Pipe Fitting Manufacturing (pt)	0.952
	. Plastics Sausage Casings	326121	Unsupported Plastics Profile Shape Manufacturing (pt)	0.952
	. Finished Plastics Furniture Parts	337215	Showcase, Partition, Shelving, and Locker Manufacturing (pt)	0.952
	. Other	326199	All Other Plastics Product Manufacturing (pt)	0.952
	Leather and leather products			
3111	Leather Tanning and Finishing	31611	Leather and Hide Tanning and Finishing (pt)	1.190
3131	Boot and Shoe Cut Stock and Findings			
	. Wood Heels	321999	All Other Miscellaneous Wood Product Manufacturing (pt)	1.190
	. Metal Buckles	339993	Fastener, Button, Needle, and Pin Manufacturing (pt)	0.905
	. Except Wood Heels and Metal Buckles	316999	All Other Leather Good Manufacturing (pt)	0.952
3142	House Slippers	316212	House Slipper Manufacturing	0.952
3143	Men's Footwear, Except Athletic	316213	Men's Footwear (except Athletic) Manufacturing	0.952
3144	Women's Footwear, Except Athletic	316214	Women's Footwear (except Athletic) Manufacturing	0.952
3149	Footwear, Except Rubber, NEC	316219	Other Footwear Manufacturing	0.952
3151	Leather Gloves and Mittens			
	. Men's and Boys' Contractors	315211	Men's and Boys' Cut and Sew Apparel Contractors (pt)	1.000
	. Women's, Girls', and Infants' Contractors	315212	Women's, Girls', and Infants' Cut and Sew Apparel Contractors (pt)	1.000
	. Except Contractors	315992	Glove and Mitten Manufacturing (pt)	1.000
3161	Luggage	316991	Luggage Manufacturing	0.952
3171	Women's Handbags and Purses	316992	Women's Handbag and Purse Manufacturing	0.952
3172	Personal Leather Goods, Except Women's Handbags and Purses	316993	Personal Leather Good (except Women's Handbag and Purse) Manufacturing	0.952
3199	Leather Goods, NEC	316999	All Other Leather Good Manufacturing (pt)	0.952
	Stone, clay, glass, and concrete products			
3211	Flat Glass	327211	Flat Glass Manufacturing	0.952
3221	Glass Containers	327213	Glass Container Manufacturing	0.952
3229	Pressed and Blown Glass and Glassware, NEC	327212	Other Pressed and Blown Glass and Glassware Manufacturing	0.952
3231	Glass Products, Made of Purchased Glass	327215	Glass Product Manufacturing Made of Purchased Glass	0.952
3241	Cement, Hydraulic	32731	Cement Manufacturing	0.952
3251	Brick and Structural Clay Tile			
	. Slumped Brick	327331	Concrete Block and Brick Manufacturing (pt)	0.952
	. Except Slump Brick	327121	Brick and Structural Clay Tile Manufacturing	0.952
3253	Ceramic Wall and Floor Tile	327122	Ceramic Wall and Floor Tile Manufacturing	0.952
3255	Clay Refractories	327124	Clay Refractory Manufacturing	0.952
3259	Structural Clay Products, NEC	327123	Other Structural Clay Product Manufacturing	0.952
3261	Vitreous China Plumbing Fixtures and China and Earthenware Fittings and	327111	Vitreous China Plumbing Fixture and China and Earthenware Bathroom Access	0.952
3262	Vitreous China Table and Kitchen Articles	327112	Vitreous China, Fine Earthenware, and Other Pottery Product Manufacturing (pt)	0.952
3263	Fine Earthenware (Whiteware) Table and Kitchen Articles	327112	Vitreous China, Fine Earthenware, and Other Pottery Product Manufacturing (pt)	0.952
3264	Porcelain Electrical Supplies	327113	Porcelain Electrical Supply Manufacturing	0.952
3269	Pottery Products, NEC	327112	Vitreous China, Fine Earthenware, and Other Pottery Product Manufacturing (pt)	0.952
3271	Concrete Block and Brick	327331	Concrete Block and Brick Manufacturing	0.952
3272	Concrete Products, Except Block and Brick			
	. Dry Mixture Concrete	327999	All Other Miscellaneous Nonmetallic Mineral Product Manufacturing (pt)	1.190
	. Concrete Pipes	327332	Concrete Pipe Manufacturing	0.952
	. Other Concrete Products	32739	Other Concrete Product Manufacturing	0.952
3273	Ready-Mixed Concrete	32732	Ready-Mix Concrete Manufacturing	0.952
3274	Lime	32741	Lime Manufacturing	0.952
3275	Gypsum Products	32742	Gypsum Product Manufacturing (pt)	0.952
3281	Cut Stone and Stone Products	327991	Cut Stone and Stone Product Manufacturing	0.952
3291	Abrasive Products			
	. Steel Wool With or Without Soap	332999	All Other Miscellaneous Fabricated Metal Product Manufacturing (pt)	0.952
	. Abrasive Products (Except Steel Wool With or Without Soap)	32791	Abrasive Product Manufacturing	1.190
3292	Asbestos Products			
	. Asbestos Brake Linings and Pads	33634	Motor Vehicle Brake System Manufacturing (pt)	0.952
	. Other Asbestos Products	327999	All Other Miscellaneous Nonmetallic Mineral Product Manufacturing (pt)	1.190
3295	Minerals and Earths, Ground or Otherwise Treated			
	. Grinding, Washing, Separating, etc. of Minerals in SIC 1455	212324	Kaolin and Ball Clay Mining (pt)	1.143
	. Grinding, Washing, Separating, etc. of Minerals in SIC 1459	212325	Clay and Ceramic and Refractory Minerals Mining (pt)	1.143
	. Grinding, Washing, Separating, etc. of Minerals in SIC 1479	212393	Other Chemical and Fertilizer Mineral Mining (pt)	1.190
	. Grinding, Washing, Separating, etc. of Minerals in SIC 1499	212399	All Other Nonmetallic Mineral Mining (pt)	1.143
	. Except Grinding, Washing, Separating, etc.	327992	Ground or Treated Mineral and Earth Manufacturing	0.952
3296	Mineral Wool	327993	Mineral Wool Manufacturing	0.952
3297	Nonclay Refractories	327125	Nonclay Refractory Manufacturing	0.952
3299	Nonmetallic Mineral Products, NEC			
	. Clay Statuary	327112	Vitreous China, Fine Earthenware, and Other Pottery Product Manufacturing (pt)	0.952
	. Moldings, Ornamental and Architectural Plaster Work, and Gypsum Statue	32742	Gypsum Product Manufacturing (pt)	0.952
	. Other Nonmetallic Mineral Products	327999	All Other Miscellaneous Nonmetallic Mineral Product Manufacturing (pt)	1.190
	Primary metal industries			
3312	Steel Works, Blast Furnaces (Including Coke Ovens), and Rolling Mills			
	. Coke Ovens, Not Integrated With Steel Mills	324199	All Other Petroleum and Coal Products Manufacturing (pt)	1.048
	. Hot Rolling Purchased Steel	331221	Rolled Steel Shape Manufacturing (pt)	1.095
	. Except Coke Ovens Not Integrated with Steel Mills and Hot Rolling Purcha	331111	Iron and Steel Mills (pt)	1.095
3313	Electrometallurgical Products, Except Steel	331112	Electrometallurgical Ferroalloy Product Manufacturing	1.095
3315	Steel Wiredrawing and Steel Nails and Spikes			

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SIC	SIC Description	NAICS	NAICS Description	Factor
	. Steel Wire Drawing	331222	Steel Wire Drawing	1.095
	. Nails, Spikes, Paper Clips, and Wire, Not Made in Wire Drawing Plants	332618	Other Fabricated Wire Product Manufacturing (pt)	0.952
3316	Cold-Rolled Steel Sheet, Strip, and Bars	331221	Rolled Steel Shape Manufacturing (pt)	1.095
3317	Steel Pipe and Tubes	33121	Iron and Steel Pipe and Tube Manufacturing from Purchased Steel	1.095
3321	Gray and Ductile Iron Foundries	331511	Iron Foundries (pt)	1.095
3322	Malleable Iron Foundries	331511	Iron Foundries (pt)	1.095
3324	Steel Investment Foundries	331512	Steel Investment Foundries	1.095
3325	Steel Foundries, NEC	331513	Steel Foundries (except Investment)	1.095
3331	Primary Smelting and Refining of Copper	331411	Primary Smelting and Refining of Copper	1.095
3334	Primary Production of Aluminum	331312	Primary Aluminum Production	1.095
3339	Primary Smelting and Refining of Nonferrous Metals, Except Copper and Al	331419	Primary Smelting and Refining of Nonferrous Metal (except Copper and Alumin	1.095
3341	Secondary Smelting and Refining of Nonferrous Metals			
	. Aluminum	331314	Secondary Smelting and Alloying of Aluminum (pt)	1.095
	. Copper	331423	Secondary Smelting, Refining, and Alloying of Copper (pt)	1.095
	. Except Aluminum and Copper	331492	Secondary Smelting, Refining, and Alloying of Nonferrous Metal (except Coppe	1.095
3351	Rolling, Drawing, and Extruding of Copper	331421	Copper Rolling, Drawing, and Extruding	1.095
3353	Aluminum Sheet, Plate, and Foil	331315	Aluminum Sheet, Plate, and Foil Manufacturing	1.095
3354	Aluminum Extruded Products	331316	Aluminum Extruded Product Manufacturing	1.095
3355	Aluminum Rolling and Drawing, NEC	331319	Other Aluminum Rolling and Drawing (pt)	1.095
3356	Rolling, Drawing, and Extruding of Nonferrous Metals, Except Copper and A	331491	Nonferrous Metal (except Copper and Aluminum) Rolling, Drawing, and Extrudi	1.095
3357	Drawing and Insulating of Nonferrous Wire			
	. Aluminum Wire Drawing	331319	Other Aluminum Rolling and Drawing (pt)	1.095
	. Copper Wire Drawing	331422	Copper Wire (except Mechanical) Drawing	1.095
	. Wire Drawing Except Copper or Aluminum	331491	Nonferrous Metal (except Copper and Aluminum) Rolling, Drawing, and Extrudi	1.095
	. Fiber Optic Cable - Insulating Only	335921	Fiber Optic Cable Manufacturing	0.905
	. All Other	335929	Other Communication and Energy Wire Manufacturing	0.905
3363	Aluminum Die-Castings	331521	Aluminum Die-Casting Foundries	1.095
3364	Nonferrous Die-Castings, Except Aluminum	331522	Nonferrous (except Aluminum) Die-Casting Foundries	1.095
3365	Aluminum Foundries	331524	Aluminum Foundries (except Die-Casting)	1.095
3366	Copper Foundries	331525	Copper Foundries (except Die-Casting)	1.095
3369	Nonferrous Foundries, Except Aluminum and Copper	331528	Other Nonferrous Foundries (except Die-Casting)	1.095
3398	Metal Heat Treating	332811	Metal Heat Treating	0.952
3399	Primary Metal Products, NEC			
	. Aluminum Powder, Paste, Flakes, etc.	331314	Secondary Smelting and Alloying of Aluminum (pt)	1.095
	. Copper Powder, Flakes, Paste, etc.	331423	Secondary Smelting, Refining, and Alloying of Copper (pt)	1.095
	. Other Nonferrous Powder, Paste, Flakes, etc.	331492	Secondary Smelting, Refining, and Alloying of Nonferrous Metal (except Coppe	1.095
	. Making Ferrous Metal Powder, Paste, and Flake From Purchased Iron or S	331221	Rolled Steel Shape Manufacturing (pt)	1.095
	. Nonferrous Nails, Brads, Staples, etc.	332618	Other Fabricated Wire Product Manufacturing (pt)	0.952
	. Laminated Steel	332813	Electroplating, Plating, Polishing, Anodizing, and Coloring (pt)	0.952
	Fabricated metal products			
3411	Metal Cans	332431	Metal Can Manufacturing	0.952
3412	Metal Shipping Barrels, Drums, Kegs, and Pails	332439	Other Metal Container Manufacturing (pt)	0.952
3421	Cutlery			
	. Except Tool-Type Shears	332211	Cutlery and Flatware (except Precious) Manufacturing (pt)	0.952
	. Tool-Type Shears	332212	Hand and Edge Tool Manufacturing (pt)	0.952
3423	Hand and Edge Tools, Except Machine Tools and Handsaws	332212	Hand and Edge Tool Manufacturing (pt)	0.952
3425	Saw Blades and Handsaws	332213	Saw Blade and Handsaw Manufacturing	0.952
3429	Hardware, NEC			
	. Fireplace Fixtures, Traps, Handcuffs and Leg Irons, Ladder Jacks, and Ot	332999	All Other Miscellaneous Fabricated Metal Product Manufacturing (pt)	0.952
	. Vacuum and Insulated Bottles, Jugs, and Chests	332439	Other Metal Container Manufacturing (pt)	0.952
	. Turnbuckles and Hose Clamps	332722	Bolt, Nut, Screw, Rivet, and Washer Manufacturing (pt)	0.952
	. Luggage and Utility Racks	336399	All Other Motor Vehicle Parts Manufacturing (pt)	0.952
	. Fire Hose Nozzles and Couplings	332919	Other Metal Valve and Pipe Fitting Manufacturing (pt)	0.952
	. Convertible Bed Sleeper Mechanisms and Chair Glides	337215	Showcase, Partition, Shelving, and Locker Manufacturing (pt)	0.952
	. Other Hardware	33251	Hardware Manufacturing (pt)	0.952
3431	Enameled Iron and Metal Sanitary Ware	332998	Enameled Iron and Metal Sanitary Ware Manufacturing	0.952
3432	Plumbing Fixture Fittings and Trim			
	. Plumbing Fixture Fittings and Trim, Except Metal Shower Rods and Lawn	332913	Plumbing Fixture Fitting and Trim Manufacturing	0.952
	. Lawn Hose Nozzles	332919	Other Metal Valve and Pipe Fitting Manufacturing (pt)	0.952
	. Metal Shower Rods	332999	All Other Miscellaneous Fabricated Metal Product Manufacturing (pt)	0.952
3433	Heating Equipment, Except Electric and Warm Air Furnaces	333414	Heating Equipment (except Warm Air Furnaces) Manufacturing (pt)	0.952
3441	Fabricated Structural Metal	332312	Fabricated Structural Metal Manufacturing (pt)	0.952
3442	Metal Doors, Sash, Frames, Molding, and Trim Manufacturing	332321	Metal Window and Door Manufacturing (pt)	0.952
3443	Fabricated Plate Work (Boiler Shops)			
	. Fabricated Plate Work and Metal Weldments	332313	Plate Work Manufacturing	0.952
	. Power Boilers and Heat Exchanges	33241	Power Boiler and Heat Exchanger Manufacturing (pt)	0.952
	. Heavy Gauge Tanks	33242	Metal Tank (Heavy Gauge) Manufacturing	0.952
	. Metal Cooling Towers	333414	Heating Equipment (except Warm Air Furnaces) Manufacturing (pt)	0.952
3444	Sheet Metal Work			
	. Ducts, Flumes, Flooring, Siding, Dampers, etc.	332322	Sheet Metal Work Manufacturing	0.952
	. Metal Bins and Vats	332439	Other Metal Container Manufacturing (pt)	0.952
	. Cooling Towers	333414	Heating Equipment (except Warm Air Furnaces) Manufacturing (pt)	0.952
3446	Architectural and Ornamental Metal Work	332323	Ornamental and Architectural Metal Work Manufacturing (pt)	0.952
3448	Prefabricated Metal Buildings and Components	332311	Prefabricated Metal Building and Component Manufacturing	0.952
3449	Miscellaneous Structural Metal Work			
	. Custom Roll Forming	332114	Custom Roll Forming	0.952
	. Fabricated Bar Joists and Concrete Reinforcing Bars	332312	Fabricated Structural Metal Manufacturing (pt)	0.952
	. Curtain Wall	332321	Metal Window and Door Manufacturing (pt)	0.952
	. Metal Plaster Bases	332323	Ornamental and Architectural Metal Work Manufacturing (pt)	0.952
3451	Screw Machine Products	332721	Precision Turned Product Manufacturing	0.952
3452	Bolts, Nuts, Screws, Rivets, and Washers	332722	Bolt, Nut, Screw, Rivet, and Washer Manufacturing (pt)	0.952
3462	Iron and Steel Forgings	332111	Iron and Steel Forging	0.952
3463	Nonferrous Forgings	332112	Nonferrous Forging	0.952
3465	Automotive Stamping	33637	Motor Vehicle Metal Stamping	0.952
3466	Crowns and Closures	332115	Crown and Closure Manufacturing	0.952
3469	Metal Stamping, NEC			
	. Metal Stamping, NEC (Except Kitchen Utensils, Pots and Pans for Cooking	332116	Metal Stamping	0.952
	. Kitchen Utensils and Pots and Pans for Cooking	332214	Kitchen Utensil, Pot, and Pan Manufacturing	0.952
3471	Electroplating, Plating, Polishing, Anodizing, and Coloring	332813	Electroplating, Plating, Polishing, Anodizing, and Coloring (pt)	0.952
3479	Coating, Engraving, and Allied Services, NEC			
	. Jewelry Engraving and Etching, Costume Jewelry	339914	Costume Jewelry and Novelty Manufacturing (pt)	0.905
	. Jewelry Engraving and Etching, Precious Metal	339911	Jewelry (except Costume) Manufacturing (pt)	0.905

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SIC	SIC Description	NAICS	NAICS Description	Factor
	. Silverware and Flatware Engraving and Etching	339912	Silverware and Hollowware Manufacturing (pt)	0.905
	. Other Coating, Engraving and Allied Services	332812	Metal Coating, Engraving (except Jewelry and Silverware), and Allied Services	0.952
3482	Small Arms Ammunition	332992	Small Arms Ammunition Manufacturing	0.952
3483	Ammunition, Except for Small Arms	332993	Ammunition (except Small Arms) Manufacturing	0.952
3484	Small Arms	332994	Small Arms Manufacturing (pt)	0.952
3489	Ordnance and Accessories, NEC	332995	Other Ordnance and Accessories Manufacturing	0.952
3491	Industrial Valves	332911	Industrial Valve Manufacturing	0.952
3492	Fluid Power Valves and Hose Fittings	332912	Fluid Power Valve and Hose Fitting Manufacturing (pt)	0.952
3493	Steel Springs, Except Wire	332611	Spring (Heavy Gauge) Manufacturing	0.952
3494	Valves and Pipe Fittings, NEC			
	. Except Metal Pipe Hangers and Supports	332919	Other Metal Valve and Pipe Fitting Manufacturing (pt)	0.952
	. Metal Pipe Hangers and Supports	332999	All Other Miscellaneous Fabricated Metal Product Manufacturing (pt)	0.952
3495	Wire Springs			
	. Wire Springs (Except Watch and Clock Springs)	332612	Spring (Light Gauge) Manufacturing	0.952
	. Watch and Clock Springs	334518	Watch, Clock, and Part Manufacturing (pt)	0.905
3496	Miscellaneous Fabricated Wire Products			
	. Grocery Carts	333924	Industrial Truck, Tractor, Trailer, and Stack Machine Manufacturing (pt)	0.952
	. Except Grocery Carts	332618	Other Fabricated Wire Product Manufacturing (pt)	0.952
3497	Metal Foil and Leaf			
	. Laminated Aluminum Foil Rolls/Sheets for Flexible Packaging Uses	322225	Laminated Aluminum Foil Manufacturing for Flexible Packaging Uses	0.952
	. Foil and Foil Containers	332999	All Other Miscellaneous Fabricated Metal Product Manufacturing (pt)	0.952
3498	Fabricated Pipe and Pipe Fittings	332996	Fabricated Pipe and Pipe Fitting Manufacturing	0.952
3499	Fabricated Metal Products, NEC			
	. Metal Furniture Frames	337215	Showcase, Partition, Shelving, and Locker Manufacturing (pt)	0.952
	. Metal Motor Vehicle Seat Frames	33636	Motor Vehicle Seating and Interior Trim Manufacturing (pt)	0.952
	. Powder Metallurgy	332117	Powder Metallurgy Part Manufacturing	0.952
	. Metal Boxes	332439	Other Metal Container Manufacturing (pt)	0.952
	. Safe and Vault Locks	33251	Hardware Manufacturing (pt)	0.952
	. Metal Aerosol Valves	332919	Other Metal Valve and Pipe Fitting Manufacturing (pt)	0.952
	. Other Metal Products	332999	All Other Miscellaneous Fabricated Metal Product Manufacturing (pt)	0.952
	Industrial machinery and equipment			
3511	Steam, Gas, and Hydraulic Turbines, and Turbine Generator Set Units	333611	Turbine and Turbine Generator Set Unit Manufacturing	0.952
3519	Internal Combustion Engines, NEC			
	. Stationary Engine Radiators	336399	All Other Motor Vehicle Parts Manufacturing (pt)	0.952
	. Except Stationary Engine Radiators	333618	Other Engine Equipment Manufacturing (pt)	0.952
3523	Farm Machinery and Equipment			
	. Farm Machinery and Equipment (Except Corrals, Stalls, Holding Gates, H	333111	Farm Machinery and Equipment Manufacturing	0.952
	. Corrals, Stalls, Holding Gates	332323	Ornamental and Architectural Metal Work Manufacturing (pt)	0.952
	. Hand Hair Clippers for Animals	332212	Hand and Edge Tool Manufacturing(pt)	0.952
	. Farm Conveyors and Farm Elevators, Stackers, and Bale Throwers	333922	Conveyor and Conveying Equipment Manufacturing (pt)	0.952
3524	Lawn and Garden Tractors and Home Lawn and Garden Equipment			
	. Lawn and Garden Tractors and Home Lawn and Garden Equipment (Exce	333112	Lawn and Garden Tractor and Home Lawn and Garden Equipment Manufactur	0.952
	. Nonpowered Lawnmowers	332212	Hand and Edge Tool Manufacturing (pt)	0.952
3531	Construction Machinery and Equipment			
	. Railway Track Maintenance Equipment	33651	Railroad Rolling Stock Manufacturing (pt)	0.952
	. Winches, Aerial Work Platforms, and Automotive Wrecker Hoists	333923	Overhead Traveling Crane, Hoist, and Monorail System Manufacturing (pt)	0.952
	. Other Construction Machinery and Equipment	33312	Construction Machinery Manufacturing	0.952
3532	Mining Machinery and Equipment, Except Oil and Gas Field Machinery and	333131	Mining Machinery and Equipment Manufacturing	0.952
3533	Oil and Gas Field Machinery and Equipment	333132	Oil and Gas Field Machinery and Equipment Manufacturing	0.952
3534	Elevators and Moving Stairways	333921	Elevator and Moving Stairway Manufacturing	0.952
3535	Conveyors and Conveying Equipment	333922	Conveyor and Conveying Equipment Manufacturing (pt)	0.952
3536	Overhead Traveling Cranes, Hoists, and Monorail Systems	333923	Overhead Traveling Crane, Hoist, and Monorail System Manufacturing (pt)	0.952
3537	Industrial Trucks, Tractors, Trailers, and Stackers			
	. Industrial Trucks, Tractors, Trailers, and Stackers (Except Metal Pallets an	333924	Industrial Truck, Tractor, Trailer, and Stack Machine Manufacturing	0.952
	. Metal Pallets	332999	All Other Miscellaneous Fabricated Metal Product Manufacturing (pt)	0.952
	. Metal Air Cargo Containers	332439	Other Metal Container Manufacturing (pt)	0.952
3541	Machine Tools, Metal Cutting Type	333512	Machine Tool (Metal Cutting Types) Manufacturing	0.952
3542	Machine Tools, Metal Forming Type	333513	Machine Tool (Metal Forming Types) Manufacturing	0.952
3543	Industrial Patterns	332997	Industrial Pattern Manufacturing	0.952
3544	Special Dies and Tools, Die Sets, Jigs and Fixtures, and Industrial Molds			
	. Except Industrial Molds	333514	Special Die and Tool, Die Set, Jig, and Fixture Manufacturing	0.952
	. Industrial Molds	333511	Industrial Mold Manufacturing	0.952
3545	Cutting Tools, Machine Tool Accessories, and Machinists' Precision Measuring Devices			
	. Cutting Tools, Machine Tool Accessories, and Machinists' Precision Meas	333515	Cutting Tool and Machine Tool Accessory Manufacturing	0.952
	. Precision Measuring Devices	332212	Hand and Edge Tool Manufacturing (pt)	0.952
3546	Power-Driven Handtools	333991	Power-Driven Handtool Manufacturing	0.952
3547	Rolling Mill Machinery and Equipment	333516	Rolling Mill Machinery and Equipment Manufacturing	0.952
3548	Electric and Gas Welding and Soldering Equipment			
	. Except Transformers for Arc-Welding	333992	Welding and Soldering Equipment Manufacturing	0.952
	. Transformers for Arc-Welding	335311	Power, Distribution, and Specialty Transformer Manufacturing (pt)	0.905
3549	Metalworking Machinery, NEC	333518	Other Metalworking Machinery Manufacturing	0.952
3552	Textile Machinery	333292	Textile Machinery Manufacturing	0.952
3553	Woodworking Machinery	33321	Sawmill and Woodworking Machinery Manufacturing	0.952
3554	Paper Industries Machinery	333291	Paper Industry Machinery Manufacturing	0.952
3555	Printing Trades Machinery and Equipment	333293	Printing Machinery and Equipment Manufacturing	0.952
3556	Food Products Machinery	333294	Food Product Machinery Manufacturing	0.952
3559	Special Industry Machinery, NEC			
	. Rubber and Plastics Manufacturing Machinery	33322	Plastics and Rubber Industry Machinery Manufacturing	0.952
	. Nuclear Control Drive Mechanisms	33241	Power Boiler and Heat Exchanger Manufacturing (pt)	0.952
	. Automotive Maintenance Equipment	333319	Other Commercial and Service Industry Machinery Manufacturing (pt)	0.952
	. Semiconductor Machinery Manufacturing	333295	Semiconductor Machinery Manufacturing	0.952
	. Cotton Ginning Machinery	333111	Farm Machinery and Equipment Manufacturing (pt)	0.952
	. Except Rubber and Plastics Manufacturing Machinery, Semiconductor Ma	333298	All Other Industrial Machinery Manufacturing (pt)	0.952
3561	Pumps and Pumping Equipment	333911	Pump and Pumping Equipment Manufacturing (pt)	0.952
3562	Ball and Roller Bearings	332991	Ball and Roller Bearing Manufacturing	0.952
3563	Air and Gas Compressors	333912	Air and Gas Compressor Manufacturing	0.952
3564	Industrial and Commercial Fans and Blowers and Air Purification Equipmen			
	. Air Purification Equipment	333411	Air Purification Equipment Manufacturing	0.952
	. Fans and Blowers	333412	Industrial and Commercial Fan and Blower Manufacturing	0.952
3565	Packaging Machinery	333993	Packaging Machinery Manufacturing	0.952
3566	Speed Changers, Industrial High-Speed Drives, and Gears	333612	Speed Changer, Industrial High-Speed Drive, and Gear Manufacturing	0.952
3567	Industrial Process Furnaces and Ovens	333994	Industrial Process Furnace and Oven Manufacturing	0.952

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SIC	SIC Description	NAICS	NAICS Description	Factor
3568	Mechanical Power Transmission Equipment, NEC	333613	Mechanical Power Transmission Equipment Manufacturing	0.952
3569	General Industrial Machinery and Equipment, NEC			
	. Electric Swimming Pool Heaters	333414	Heating Equipment (except Warm Air Furnaces) Manufacturing (pt)	0.952
	. Textile Fire Hose	314999	All Other Miscellaneous Textile Product Mills (pt)	0.952
	. Except Electric Swimming Pool Heaters and Textile Fire Hoses	333999	All Other Miscellaneous General Purpose Machinery Manufacturing (pt)	0.952
3571	Electronic Computers	334111	Electronic Computer Manufacturing	0.905
3572	Computer Storage Devices	334112	Computer Storage Device Manufacturing	0.905
3575	Computer Terminals	334113	Computer Terminal Manufacturing	0.905
3577	Computer Peripheral Equipment, NEC			
	. Plotter Controllers	334418	Printed Circuit Assembly (Electronic Assembly) Manufacturing (pt)	0.905
	. Magnetic Tape Cleaner	334613	Magnetic and Optical Recording Media Manufacturing (pt)	0.905
	. Except Plotter Controllers and Magnetic Tape Cleaners	334119	Other Computer Peripheral Equipment Manufacturing (pt)	0.905
3578	Calculating and Accounting Machines, Except Electronic Computers			
	. Point of Sales Terminals and Fund Transfer Devices	334119	Other Computer Peripheral Equipment Manufacturing (pt)	0.905
	. Change Making Machines	333311	Automatic Vending Machine Manufacturing (pt)	0.952
	. Calculating and Accounting Machines, Except Point of Sales Terminals and	333313	Office Machinery Manufacturing (pt)	0.952
3579	Office Machines, NEC			
	. Pencil Sharpeners, Staplers, and Other Office Equipment	339942	Lead Pencil and Art Good Manufacturing (pt)	0.905
	. Time Clocks and Other Time Recording Devices	334518	Watch, Clock, and Part Manufacturing (pt)	0.905
	. Other Office Machines	333313	Office Machinery Manufacturing (pt)	0.952
3581	Automatic Vending Machines	333311	Automatic Vending Machine Manufacturing	0.952
3582	Commercial Laundry, Drycleaning, and Pressing Machines	333312	Commercial Laundry, Drycleaning, and Pressing Machine Manufacturing	0.952
3585	Air-Conditioning and Warm Air Heating Equipment and Commercial and Industrial Refrigeration Equipment			
	. Motor Vehicle Air-Conditioning	336391	Motor Vehicle Air-Conditioning Manufacturing	0.952
	. Except Motor Vehicle Air-Conditioning	333415	Air-Conditioning and Warm Air Heating Equipment and Commercial and Industrial Refrigeration Equipment Manufacturing (pt)	0.952
3586	Measuring and Dispensing Pumps	333913	Measuring and Dispensing Pump Manufacturing	0.952
3589	Service Industry Machinery, NEC	333319	Other Commercial and Service Industry Machinery Manufacturing (pt)	0.952
3592	Carburetors, Pistons, Piston Rings, and Valves	336311	Carburetor, Piston, Piston Ring, and Valve Manufacturing	0.952
3593	Fluid Power Cylinders and Actuators	333995	Fluid Power Cylinder and Actuator Manufacturing	0.952
3594	Fluid Power Pumps and Motors	333996	Fluid Power Pump and Motor Manufacturing	0.952
3596	Scales and Balances, Except Laboratory	333997	Scale and Balance (except Laboratory) Manufacturing	0.952
3599	Industrial and Commercial Machinery and Equipment, NEC			
	. Gasoline, Oil and Intake Filters for Internal Combustion Engines, Except Motor Vehicle	336399	All Other Motor Vehicle Parts Manufacturing (pt)	0.952
	. Flexible Metal Hose	332999	All Other Miscellaneous Fabricated Metal Product Manufacturing (pt)	0.952
	. Carnival Amusement Park Equipment	333319	Other Commercial and Service Industry Machinery Manufacturing (pt)	0.952
	. Machine Shops	33271	Machine Shops	0.952
	. Other Industrial and Commercial Machinery and Equipment	333999	All Other Miscellaneous General Purpose Machinery Manufacturing (pt)	0.952
	Electrical and electronic equipment			
3612	Power, Distribution, and Specialty Transformers	335311	Power, Distribution, and Specialty Transformer Manufacturing (pt)	0.905
3613	Switchgear and Switchboard Apparatus	335313	Switchgear and Switchboard Apparatus Manufacturing	0.905
3621	Motors and Generators	335312	Motor and Generator Manufacturing (pt)	0.905
3624	Carbon and Graphite Products	335991	Carbon and Graphite Product Manufacturing	0.905
3625	Relays and Industrial Controls	335314	Relay and Industrial Control Manufacturing	0.905
3629	Electrical Industrial Apparatus, NEC	335999	All Other Miscellaneous Electrical Equipment and Component Manufacturing (pt)	0.905
3631	Household Cooking Equipment	335221	Household Cooking Appliance Manufacturing	0.905
3632	Household Refrigerators and Home and Farm Freezers	335222	Household Refrigerator and Home Freezer Manufacturing	0.905
3633	Household Laundry Equipment	335224	Household Laundry Equipment Manufacturing	0.905
3634	Electric Housewares and Fans			
	. Except Wall and Baseboard Heating Units for Permanent Installation, and	335211	Electric Housewares and Household Fan Manufacturing	0.905
	. Electronic Cigarette Lighters	339999	All Other Miscellaneous Manufacturing (pt)	0.905
	. Wall and Baseboard Heating Units For Permanent Installation	333414	Heating Equipment (except Warm Air Furnaces) Manufacturing (pt)	0.952
3635	Household Vacuum Cleaners	335212	Household Vacuum Cleaner Manufacturing (pt)	
3639	Household Appliances, NEC			
	. Floor Waxing and Floor Polishing Machines	335212	Household Vacuum Cleaner Manufacturing (pt)	0.905
	. Household Sewing Machines	333298	All Other Industrial Machinery Manufacturing (pt)	0.952
	. Other Household Appliances	335228	Other Major Household Appliance Manufacturing	0.905
3641	Electric Lamp Bulbs and Tubes	33511	Electric Lamp Bulb and Part Manufacturing	0.905
3643	Current-Carrying Wiring Devices	335931	Current-Carrying Wiring Device Manufacturing	0.905
3644	Noncurrent-Carrying Wiring Devices			
	. Fish Wire, Electrical Wiring Tool	332212	Hand and Edge Tool Manufacturing (pt)	0.952
	. All Other Noncurrent-Carrying Wiring Devices	335932	Noncurrent-Carrying Wiring Device Manufacturing	0.905
3645	Residential Electric Lighting Fixtures	335121	Residential Electric Lighting Fixture Manufacturing (pt)	0.905
3646	Commercial, Industrial, and Institutional Electric Lighting Fixtures	335122	Commercial, Industrial, and Institutional Electric Lighting Fixture Manufacturing	0.905
3647	Vehicular Lighting Equipment	336321	Vehicular Lighting Equipment Manufacturing	0.952
3648	Lighting Equipment, NEC	335129	Other Lighting Equipment Manufacturing (pt)	0.905
3651	Household Audio and Video Equipment	33431	Audio and Video Equipment Manufacturing	0.905
3652	Phonograph Records and Prerecorded Audio Tapes and Disks			
	. Reproduction of Recording Media	334612	Prerecorded Compact Disc (except Software), Tape, and Record Reproducing	0.905
	. Integrated Record Companies, Except Duplication Only	51222	Integrated Record Production/Distribution	0.952
3661	Telephone and Telegraph Apparatus			
	. Telephone and Telegraph Apparatus, Except Consumer External Modems	33421	Telephone Apparatus Manufacturing	0.905
	. Consumer External Modems	334418	Printed Circuit Assembly (Electronic Assembly) Manufacturing (pt)	0.905
3663	Radio and Television Broadcasting and Communications Equipment	33422	Radio and Television Broadcasting and Wireless Communications Equipment Manufacturing	0.905
3669	Communications Equipment, NEC	33429	Other Communications Equipment Manufacturing	0.905
3671	Electron Tubes	334411	Electron Tube Manufacturing	0.905
3672	Printed Circuit Boards	334412	Bare Printed Circuit Board Manufacturing	0.905
3674	Semiconductors and Related Devices	334413	Semiconductor and Related Device Manufacturing	0.905
3675	Electronic Capacitors	334414	Electronic Capacitor Manufacturing	0.905
3676	Electronic Resistors	334415	Electronic Resistor Manufacturing	0.905
3677	Electronic Coils, Transformers, and Other Inductors	334416	Electronic Coil, Transformer, and Other Inductor Manufacturing (pt)	0.905
3678	Electronic Connectors	334417	Electronic Connector Manufacturing	0.905
3679	Electronic Components, NEC			
	. Antennas	33422	Radio and Television Broadcasting and Wireless Communications Equipment Manufacturing	0.905
	. Radio Headphones	33431	Audio and Video Equipment Manufacturing (pt)	0.905
	. Printed Circuit/Electronics Assembly	334418	Printed Circuit Assembly (Electronic Assembly) Manufacturing (pt)	0.905
	. Other Electronic Components	334419	Other Electronic Component Manufacturing	0.905
3691	Storage Batteries	335911	Storage Battery Manufacturing	0.905
3692	Primary Batteries, Dry and Wet	335912	Primary Battery Manufacturing	0.905
3694	Electrical Equipment for Internal Combustion Engines	336322	Other Motor Vehicle Electrical and Electronic Equipment Manufacturing (pt)	0.952
3695	Magnetic and Optical Recording Media	334613	Magnetic and Optical Recording Media Manufacturing	0.905
3699	Electrical Machinery, Equipment, and Supplies, NEC			
	. Electronic Teaching Machines and Flight Simulators	333319	Other Commercial and Service Industry Machinery Manufacturing (pt)	0.952

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SIC	SIC Description	NAICS	NAICS Description	Factor
	. Outboard Electric Motors	333618	Other Engine Equipment Manufacturing (pt)	0.952
	. Laser Welding and Soldering Equipment	333992	Welding and Soldering Equipment Manufacturing (pt)	0.952
	. Other Lasers		Classify According to Function	
	. Christmas Tree Lighting Sets, Electric Insect Lamps, Electric Fireplace Log	335129	Other Lighting Equipment Manufacturing (pt)	0.905
	. Other Electrical Machinery, Equipment, and Supplies	335999	All Other Miscellaneous Electrical Equipment and Component Manufacturing (pt)	0.905
	Transportation equipment			
3711	Motor Vehicles and Passenger Car Bodies			
	. Automobiles	336111	Automobile Manufacturing	0.952
	. Light Truck and Utility Vehicles	336112	Light Truck and Utility Vehicle Manufacturing	0.952
	. Heavy Duty Trucks	33612	Heavy Duty Truck Manufacturing	0.952
	. Kit Car and Other Passenger Car Bodies	336211	Motor Vehicle Body Manufacturing (pt)	0.952
	. Military Armored Vehicles	336992	Military Armored Vehicle, Tank, and Tank Component Manufacturing (pt)	0.952
3713	Truck and Bus Bodies	336211	Motor Vehicle Body Manufacturing (pt)	0.952
3714	Motor Vehicle Parts and Accessories			0.952
	. Dump-Truck Lifting Mechanisms and Fifth Wheels	336211	Motor Vehicle Body Manufacturing (pt)	0.952
	. Gasoline Engines Including Rebuilt and Engine Parts Including Rebuilt for	336312	Gasoline Engine and Engine Parts Manufacturing	0.952
	. Wiring Harness Sets, Other than Ignition; Block Heaters and Battery Heate	336322	Other Motor Vehicle Electrical and Electronic Equipment Manufacturing (pt)	0.952
	. Steering and Suspension Parts	33633	Motor Vehicle Steering and Suspension Components (except Spring) Manufact	0.952
	. Brake and Brake Systems, Including Assemblies	33634	Motor Vehicle Brake System Manufacturing (pt)	0.952
	. Transmissions and Power Train Parts, Including Rebuilding	33635	Motor Vehicle Transmission and Power Train Parts Manufacturing	0.952
	. Other Motor Vehicle Parts	336399	All Other Motor Vehicle Parts Manufacturing (pt)	0.952
3715	Truck Trailers	336212	Truck Trailer Manufacturing	0.952
3716	Motor Homes	336213	Motor Home Manufacturing	0.952
3721	Aircraft			
	. Research and Development	54171	Research and Development in the Physical, Engineering, and Life Sciences (pt)	0.952
	. Except Research and Development	336411	Aircraft Manufacturing (pt)	0.952
3724	Aircraft Engines and Engine Parts			
	. Except Research and Development	336412	Aircraft Engine and Engine Parts Manufacturing (pt)	0.952
	. Research and Development	54171	Research and Development in the Physical, Engineering, and Life Sciences (pt)	0.952
3728	Aircraft Parts and Auxiliary Equipment, NEC			
	. Fluid Power Aircraft Subassemblies	332912	Fluid Power Valve and Hose Fitting Manufacturing (pt)	0.952
	. Research and Development	54171	Research and Development in the Physical, Engineering, and Life Sciences (pt)	0.952
	. Target Drones	336411	Aircraft Manufacturing (pt)	0.952
	. Except Fluid Power Aircraft Subassemblies, Target Drones, and Research	336413	Other Aircraft Parts and Auxiliary Equipment Manufacturing	0.952
3731	Ship Building and Repairing			
	. Floating Dry Docks Not Associated With Shipyards	48839	Other Support Activities for Water Transportation (pt)	1.048
	. Ship Building and Repairing Except Floating Dry Docks Not Associated W	336611	Ship Building and Repairing	0.952
3732	Boat Building and Repairing			
	. Boat Repair	81149	Other Personal and Household Goods Repair and Maintenance (pt)	1.000
	. Boat Building	336612	Boat Building	0.952
3743	Railroad Equipment			
	. Locomotive Fuel Lubricating or Cooling Medium Pumps	333911	Pump and Pumping Equipment Manufacturing (pt)	0.952
	. Other Railroad Equipment	33651	Railroad Rolling Stock Manufacturing (pt)	0.952
3751	Motorcycles, Bicycles, and Parts	336991	Motorcycle, Bicycle, and Parts Manufacturing (pt)	0.952
3761	Guided Missiles and Space Vehicles			
	. Except Research and Development	336414	Guided Missile and Space Vehicle Manufacturing	0.952
	. Research and Development	54171	Research and Development in the Physical, Engineering, and Life Sciences (pt)	0.952
3764	Guided Missile and Space Vehicle Propulsion Units and Propulsion Unit Parts			
	. Except Research and Development	336415	Guided Missile and Space Vehicle Propulsion Unit and Propulsion Unit Parts M	0.952
	. Research and Development	54171	Research and Development in the Physical, Engineering, and Life Sciences (pt)	0.952
3769	Guided Missile Space Vehicle Parts and Auxiliary Equipment, NEC			
	. Except Research and Development	336419	Other Guided Missile and Space Vehicle Parts and Auxiliary Equipment Manufa	0.952
	. Research and Development	54171	Research and Development in the Physical, Engineering, and Life Sciences (pt)	0.952
3792	Travel Trailers and Campers	336214	Travel Trailer and Camper Manufacturing (pt)	0.952
3795	Tanks and Tank Components	336992	Military Armored Vehicle, Tank, and Tank Component Manufacturing (pt)	0.952
3799	Transportation Equipment, NEC			
	. Automobile, Boat, Utility and Light Truck Trailers	336214	Travel Trailer and Camper Manufacturing (pt)	0.952
	. Trailer Hitches	336399	All Other Motor Vehicle Parts Manufacturing (pt)	0.952
	. Wheelbarrows	333924	Industrial Truck, Tractor, Trailer, and Stackers Machinery Manufacturing (pt)	0.952
	. Other Transportation Equipment	336999	All Other Transportation Equipment Manufacturing	0.952
	Instruments and related products			
3812	Search, Detection, Navigation, Guidance, Aeronautical, and Nautical System	334511	Search, Detection, Navigation, Guidance, Aeronautical, and Nautical System ar	0.905
3821	Laboratory Apparatus and Furniture	339111	Laboratory Apparatus and Furniture Manufacturing (pt)	0.905
3822	Automatic Controls for Regulating Residential and Commercial Environmen	334512	Automatic Environmental Control Manufacturing for Residential, Commercial, a	0.905
3823	Industrial Instruments for Measurement, Display, and Control of Process Va	334513	Instruments and Related Products Manufacturing for Measuring, Displaying, an	0.905
3824	Totalizing Fluid Meters and Counting Devices	334514	Totalizing Fluid Meter and Counting Device Manufacturing (pt)	0.905
3825	Instruments for Measuring and Testing of Electricity and Electrical Signals			
	. Automotive Ammeters and Voltmeters	334514	Totalizing Fluid Meter and Counting Device Manufacturing (pt)	0.905
	. Except Automotive Ammeters and Voltmeters	334515	Instrument Manufacturing for Measuring and Testing Electricity and Electrical S	0.905
3826	Laboratory Analytical Instruments	334516	Analytical Laboratory Instrument Manufacturing	0.905
3827	Optical Instruments and Lenses	333314	Optical Instrument and Lens Manufacturing	0.952
3829	Measuring and Controlling Devices, NEC			
	. Motor Vehicle Gauges	334514	Totalizing Fluid Meter and Counting Device Manufacturing (pt)	0.905
	. Medical Thermometers	339112	Surgical and Medical Instrument Manufacturing (pt)	0.905
	. Electronic Chronometers	334518	Watch, Clock, and Part Manufacturing	0.905
	. Except Medical Thermometers, Electronic Chronometers, and Motor Vehic	334519	Other Measuring and Controlling Device Manufacturing	0.905
3841	Surgical and Medical Instruments and Apparatus			
	. Tranquilizer Guns	332994	Small Arms Manufacturing (pt)	0.952
	. Operating Tables	339111	Laboratory Apparatus and Furniture Manufacturing (pt)	0.905
	. Except Tranquilizer Guns and Operating Tables	339112	Surgical and Medical Instrument Manufacturing (pt)	0.905
3842	Orthopedic, Prosthetic, and Surgical Appliances and Supplies			
	. Incontinent and Bed Pads	322291	Sanitary Paper Product Manufacturing (pt)	0.952
	. Orthopedic, Prosthetic, and Surgical Appliances and Supplies, except Elec	339113	Surgical Appliance and Supplies Manufacturing	0.905
	. Electronic Hearing Aids	334510	Electromedical and Electrotherapeutic Apparatus Manufacturing (pt)	0.905
3843	Dental Equipment and Supplies	339114	Dental Equipment and Supplies Manufacturing	0.905
3844	X-Ray Apparatus and Tubes and Related Irradiation Apparatus	334517	Irradiation Apparatus Manufacturing (pt)	0.905
3845	Electromedical and Electrotherapeutic Apparatus			
	. CT and CAT Scanners	334517	Irradiation Apparatus Manufacturing (pt)	0.905
	. Other Electromedical and Electrotherapeutic Apparatus	334510	Electromedical and Electrotherapeutic Apparatus Manufacturing (pt)	0.905
3851	Ophthalmic Goods			
	. Intra Ocular Lenses	339113	Surgical Appliance and Supplies Manufacturing (pt)	0.905

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SIC	SIC Description	NAICS	NAICS Description	Factor
	. Except Intra Ocular Lenses	339115	Ophthalmic Goods Manufacturing (pt)	0.905
3861	Photographic Equipment and Supplies			
	. Photographic Equipment and Supplies (Except Photographic Film, Paper,	333315	Photographic and Photocopying Equipment Manufacturing	0.952
	. Photographic Film, Paper, Plates and Chemicals	325992	Photographic Film, Paper, Plate, and Chemical Manufacturing	0.952
3873	Watches, Clocks, Clockwork Operated Devices and Parts	334518	Watch, Clock, and Part Manufacturing (pt)	0.905
	Miscellaneous manufacturing industries			
3911	Jewelry, Precious Metal	339911	Jewelry (except Costume) Manufacturing (pt)	0.905
3914	Silverware, Plated Ware, and Stainless Steel Ware			
	. Cutlery and Flatware Nonprecious and Precious Plated	332211	Cutlery and Flatware (except Precious) Manufacturing (pt)	0.952
	. Precious Plated Hollowware	332999	All Other Miscellaneous Fabricated Metal Product Manufacturing (pt)	0.952
	. Silverware, Plated Ware, and Stainless Steel Ware (Except Nonprecious a	339912	Silverware and Hollowware Manufacturing (pt)	0.905
3915	Jewelers' Findings and Materials, and Lapidary Work			
	. Watch Jewels	334518	Watch, Clock, and Part Manufacturing (pt)	0.905
	. Except Watch Jewels	339913	Jewelers' Material and Lapidary Work Manufacturing	0.905
3931	Musical Instruments	339992	Musical Instrument Manufacturing	0.905
3942	Dolls and Stuffed Toys	339931	Doll and Stuffed Toy Manufacturing	0.905
3944	Games, Toys, and Children's Vehicles, Except Dolls and Bicycles			
	. Metal Tricycles	336991	Motorcycle, Bicycle, and Parts Manufacturing (pt)	0.952
	. Other Games, Toys, and Children's Vehicles	339932	Game, Toy, and Children's Vehicle Manufacturing	0.905
3949	Sporting and Athletic Goods, NEC	339992	Sporting and Athletic Goods Manufacturing	0.905
3951	Pens, Mechanical Pencils, and Parts	339941	Pen and Mechanical Pencil Manufacturing	0.905
3952	Lead Pencils, Crayons, and Artist's Materials			
	. Drafting Tables and Boards	337127	Institutional Furniture Manufacturing (pt)	0.952
	. Drawing and India Ink	325998	All Other Miscellaneous Chemical Product and Preparation Manufacturing (pt)	0.952
	. Other	339942	Lead Pencil and Art Good Manufacturing (pt)	0.905
3953	Marking Devices	339943	Marking Device Manufacturing	0.905
3955	Carbon Paper and Inked Ribbons	339944	Carbon Paper and Inked Ribbon Manufacturing	0.905
3961	Costume Jewelry and Costume Novelties, Except Precious Metals	339914	Costume Jewelry and Novelty Manufacturing (pt)	0.905
3965	Fasteners, Buttons, Needles, and Pins	339993	Fastener, Button, Needle, and Pin Manufacturing (pt)	0.905
3991	Brooms and Brushes	339994	Broom, Brush, and Mop Manufacturing (pt)	0.905
3993	Signs and Advertising Specialties			
	. Signs	33995	Sign Manufacturing	0.905
	. Advertising Specialties		Classified According to the Product Produced	0.905
3995	Burial Caskets	339995	Burial Casket Manufacturing	0.905
3996	Linoleum, Asphalted-Felt-Base, and Other Hard Surface Floor Coverings, N	326192	Resilient Floor Covering Manufacturing (pt)	0.952
3999	Manufacturing Industries, NEC			
	. Beauty and Barber Chairs	337127	Institutional Furniture Manufacturing (pt)	0.952
	. Other Beauty and Barber Shop Equipment	333319	Other Commercial and Service Industry Machinery Manufacturing (pt)	0.952
	. Fur Dressing and Bleaching	31611	Leather and Hide Tanning and Finishing (pt)	1.190
	. Lamp Shades of Paper or Textile	335121	Residential Electric Lighting Fixture Manufacturing (pt)	0.905
	. Matches	325998	All Other Miscellaneous Chemical Product and Preparation Manufacturing (pt)	0.952
	. Metal Products, Such As Combs, Hair Curlers, Etc.	332999	All Other Miscellaneous Fabricated Metal Product Manufacturing (pt)	0.952
	. Plastics Products, Such As Combs, Hair Curlers, Etc.	326199	All Other Plastics Product Manufacturing (pt)	0.952
	. Electric Hair Clippers for Humans	335211	Electric Housewares and Household Fan Manufacturing (pt)	0.905
	. Tape Measures	332212	Hand and Edge Tool Manufacturing (pt)	0.952
	. Human Hair Clippers, Hand Operated	332211	Cutlery and Flatware (except Precious) Manufacturing (pt)	0.952
	. Embroidery Kits	339932	Game, Toy, and Children's Vehicle Manufacturing (pt)	0.905
	. Other	339999	All Other Miscellaneous Manufacturing (pt)	0.905
4011	Railroads, Line-haul Operating	482111	Line-Haul Railroads	1.048
4013	Railroad Switching and Terminal Establishments			1.048
	. Beltline and Logging Railroads	482112	Short Line Railroads	1.048
	. Other	48821	Support Activities for Rail Transportation (pt)	1.048
	Local and interurban passenger transit			
4111	Local and Suburban Transit			
	. Mixed Mode Transit Systems	485111	Mixed Mode Transit Systems	1.095
	. Commuter Rail Systems	485112	Commuter Rail Systems	1.095
	. Bus and Motor Vehicle Transit Systems	485113	Bus and Other Motor Vehicle Transit Systems	1.095
	. Other Urban Transit Systems	485119	Other Urban Transit Systems	1.095
	. Airport Limousine Transportation	485999	All Other Transit and Ground Passenger Transportation (pt)	1.095
4119	Local Passenger Transportation, NEC			
	. Ambulances	62191	Ambulance Service (pt)	1.143
	. Employee Transportation	48541	School and Employee Bus Transportation (pt)	1.095
	. Sightseeing Buses and Cable and Cog Railways, Except Scenic	48711	Scenic and Sightseeing Transportation, Land (pt)	1.048
	. Special Needs Transportation	485991	Special Needs Transportation	1.095
	. Hearse Rental with Driver and Carpool and Vanpool Operations	485999	All Other Transit and Ground Passenger Transportation (pt)	1.095
	. Automobile Rental with Driver and Limousine Rental with Driver	48532	Limousine Service	1.190
4121	Taxis	48531	Taxi Service (pt)	1.190
4131	Intercity and Rural Bus Transportation	48521	Interurban and Rural Bus Transportation	1.095
4141	Local Bus Charter Service	48551	Charter Bus Industry (pt)	1.095
4142	Bus Charter Service, Except Local	48551	Charter Bus Industry (pt)	1.095
4151	School Buses	48541	School and Employee Bus Transportation (pt)	1.095
4173	Terminal and Service Facilities for Motor Vehicle Passenger Transportation	48849	Other Support Activities for Road Transportation (pt)	1.048
	Motor freight transportation and warehousing			
4212	Local Trucking Without Storage			
	. Solid Waste Collection Without Disposal	562111	Solid Waste Collection	0.952
	. Hazardous Waste Collection Without Disposal	562112	Hazardous Waste Collection	0.952
	. Other Waste Collection Without Disposal	562119	Other Waste Collection	0.952
	. Local General Freight Trucking Without Storage	48411	General Freight Trucking, Local (pt)	1.048
	. Household Goods Moving Without Storage	48421	Used Household and Office Goods Moving (pt)	1.048
	. Local Specialized Freight Trucking Without Storage	48422	Specialized Freight (except Used Goods) Trucking, Local (pt)	1.048
4213	Trucking, Except Local			
	. Long-distance Truckload General Freight Trucking	484121	General Freight Trucking, Long-Distance, Truckload	1.048
	. Long-distance Less Than Truckload General Freight Trucking	484122	General Freight Trucking, Long-Distance, Less Than Truckload	1.048
	. Long-distance Household Goods Moving	48421	Used Household and Office Goods Moving (pt)	1.048
	. Long-distance Specialized Freight Trucking	48423	Specialized Freight (except Used Goods) Trucking, Long-Distance	1.048
4214	Local Trucking with Storage			
	. Local General Freight Trucking with Storage	48411	General Freight Trucking, Local (pt)	1.048
	. Local Household Goods Moving	48421	Used Household and Office Goods Moving (pt)	1.048
	. Local Specialized Freight Trucking with Storage	48422	Specialized Freight (except Used Goods) Trucking, Local (pt)	1.048

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SIC	SIC Description	NAICS	NAICS Description	Factor
4215	Courier Services Except by Air			
	. Hub and Spoke Intercity Delivery	49211	Couriers (pt)	1.048
	. Local Delivery	49221	Local Messengers and Local Delivery	1.048
4221	Farm Product Warehousing and Storage	49313	Farm Product Warehousing and Storage	1.048
4222	Refrigerated Warehousing and Storage	49312	Refrigerated Warehousing and Storage (pt)	1.048
4225	General Warehousing and Storage			
	. General Warehousing and Storage	49311	General Warehousing and Storage (pt)	1.048
	. Miniwarehouses and Self-Storage Units	53113	Lessors of Miniwarehouses and Self-Storage Units	1.095
4226	Special Warehousing and Storage, NEC			
	. Fur Storage	49312	Refrigerated Warehousing and Storage (pt)	1.048
	. General Warehousing in Foreign Trade Zones	49311	General Warehousing and Storage (pt)	1.048
	. Other	49319	Other Warehousing and Storage	1.048
4231	Terminal and Joint Terminal Maintenance Facilities for Motor Freight Transp	48849	Other Support Activities for Road Transportation (pt)	1.048
	U.S. Postal Service			
4311	United States Postal Service	49111	Postal Service (pt)	0.952
	Water transportation			
4412	Deep Sea Foreign Transportation of Freight	483111	Deep Sea Freight Transportation	0.952
4424	Deep Sea Domestic Transportation of Freight	483113	Coastal and Great Lakes Freight Transportation (pt)	0.952
4432	Freight Transportation on the Great Lakes - St. Lawrence Seaway	483113	Coastal and Great Lakes Freight Transportation (pt)	0.952
4449	Water Transportation of Freight, NEC	483211	Inland Water Freight Transportation	0.952
4481	Deep Sea Transportation of Passengers, Except by Ferry			
	. Deep Sea Passenger Transportation	483112	Deep Sea Passenger Transportation	0.952
	. Coastal and Great Lakes Passenger Transportation	483114	Coastal and Great Lakes Passenger Transportation (pt)	0.952
4482	Ferries			
	. Coastal and Great Lakes Ferries	483114	Coastal and Great Lakes Passenger Transportation (pt)	0.952
	. Inland Water Ferries	483212	Inland Water Passenger Transportation (pt)	0.952
4489	Water Transportation of Passengers, NEC			
	. Water Taxis	483212	Inland Water Passenger Transportation (pt)	0.952
	. Airboats, Excursion Boats, and Sightseeing Boats	48721	Scenic and Sightseeing Transportation, Water (pt)	1.048
4491	Marine Cargo Handling			
	. Dock and Pier Operations	48831	Port and Harbor Operations (pt)	1.048
	. Except Dock and Pier Operations	48832	Marine Cargo Handling	1.048
4492	Towing and Tugboat Services	48833	Navigational Services to Shipping (pt)	1.048
4493	Marinas	71393	Marinas	1.190
4499	Water Transportation Services, NEC			
	. Boat and Ship Rental	532411	Commercial Air, Rail, and Water Transportation Equipment Rental and Leasing	0.952
	. Lighthouse and Canal Operations	48831	Port and Harbor Operations (pt)	1.048
	. Marine Salvage and Piloting Vessels In and Out of Harbors	48833	Navigational Services to Shipping (pt)	1.048
	. Other	48839	Other Support Activities for Water Transportation (pt)	1.048
	Transportation by air			
4512	Air Transportation, Scheduled			
	. Scheduled Passenger Air Transportation	481111	Scheduled Passenger Air Transportation	0.952
	. Scheduled Freight Air Transportation	481112	Scheduled Freight Air Transportation	0.952
4513	Air Courier Services	49211	Couriers (pt)	1.048
4522	Air Transportation, Nonscheduled			
	. Air Ambulance	62191	Ambulance Services (pt)	1.143
	. Nonscheduled Charter Freight Air Transportation	481212	Nonscheduled Chartered Freight Air Transportation	0.952
	. Nonscheduled Charter Passenger Air Transportation	481211	Nonscheduled Chartered Passenger Air Transportation	0.952
	. Sightseeing Aircraft	48799	Scenic and Sightseeing Transportation, Other (pt)	1.048
4581	Airports, Flying Fields, and Airport Terminal Services			
	. Air Traffic Control	488111	Air Traffic Control (pt)	1.048
	. Airfreight Handling at Airports, Hangar Operations, Airport Terminal Servic	488119	Other Airport Operations (pt)	1.048
	. Aircraft Cleaning and Janitorial Services	56172	Janitorial Services (pt)	1.095
	. Aircraft Servicing and Repairing	48819	Other Support Activities for Air Transportation	1.048
	Pipelines, except natural gas			
4612	Crude Petroleum Pipelines	48611	Pipeline Transportation of Crude Oil	0.952
4613	Refined Petroleum Pipelines	48691	Pipeline Transportation of Refined Petroleum Products	0.952
4619	Pipelines, NEC	48699	All Other Pipeline Transportation	0.952
	Transportation services			
4724	Travel Agencies	56151	Travel Agencies	0.952
4725	Tour Operators	56152	Tour Operators	0.952
4729	Arrangement of Passenger Transportation, NEC			
	. Arrangement of Carpools and Vanpools	488999	All Other Support Activities for Transportation (pt)	1.048
	. Except Arrangement of Carpools and Vanpools	561599	All Other Travel Arrangement and Reservation Services (pt)	0.952
4731	Arrangement of Transportation of Freight and Cargo			
	. Freight Rate Auditors and Tariff Consultants	541614	Process, Physical Distribution, and Logistics Consulting Services (pt)	0.905
	. Except Freight Rate Auditors and Tariff Consultants	48851	Freight Transportation Arrangement	1.048
4741	Rental of Railroad Cars			
	. Rental of Railroad Cars	532411	Commercial Air, Rail, and Water Transportation Equipment Rental and Leasing	0.952
	. Grain Leveling in Railroad Cars, Grain Trimming for Railroad Equipment, H	48821	Support Activities for Rail Transportation (pt)	1.048
4783	Packing and Crating	488991	Packing and Crating	1.048
4785	Fixed Facilities and Inspection and Weighing Services for Motor Vehicle Transportation			
	. Marine Cargo Checkers	48839	Other Support Activities for Water Transportation (pt)	1.048
	. Except Marine Cargo Checkers	48849	Other Support Activities for Road Transportation (pt)	1.048
4789	Transportation Services, NEC			
	. Pipeline Terminals and Stockyards for Transportation	488999	All Other Support Activities for Transportation (pt)	1.048
	. Horse-drawn Cabs and Carriages	48711	Scenic and Sightseeing Transportation, Land (pt)	1.048
	. Dining Car Operations on a Fee or Contract Basis	72231	Food Service Contractors	1.190
	. Other	48821	Support Activities for Rail Transportation (pt)	1.048
	Communications			
4812	Radiotelephone Communications			
	. Paging Carriers	513321	Paging	0.905
	. Cellular Carriers	513322	Cellular and Other Wireless Telecommunications (pt)	0.905
	. Paging and Cellular Resellers	51333	Telecommunications Resellers (pt)	0.905
4813	Telephone Communications, Except Radiotelephone			
	. Except Resellers	51331	Wired Telecommunications Carriers (pt)	0.905
	. Wired Resellers	51333	Telecommunications Resellers (pt)	0.905

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SIC	SIC Description	NAICS	NAICS Description	Factor
	. Satellite Resellers	51334	Satellite Telecommunications (pt)	0.905
4822	Telegraph and Other Message Communications	51331	Wired Telecommunications Carriers (pt)	0.905
4832	Radio Broadcasting Stations			
	. Networks	513111	Radio Networks	0.905
	. Stations	513112	Radio Stations	0.905
4833	Television Broadcasting Stations	51312	Television Broadcasting	0.905
4841	Cable and Other Pay Television Services			
	. Cable Networks	51321	Cable Networks	0.905
	. Except Cable Networks	51322	Cable and Other Program Distribution	0.905
4899	Communications Services, NEC			
	. Taxi Cab Dispatch	48531	Taxi Service (pt)	1.190
	. Ship-to-Shore Broadcasting Communications	513322	Cellular and Other Wireless Telecommunications (pt)	0.905
	. Satellite Communications	51334	Satellite Telecommunications (pt)	0.905
	. Except Taxi Cab Dispatch Ship-to-Shore Communications and Satellite Co	51339	Other Telecommunications	0.905
	Electric, gas, and sanitary services			
4911	Electric Services			
	. Hydroelectric Power Generation	221111	Hydroelectric Power Generation (pt)	0.952
	. Electric Power Generation by Fossil Fuels	221112	Fossil Fuel Electric Power Generation (pt)	0.952
	. Electric Power Generation by Nuclear Fuels	221113	Nuclear Electric Power Generation (pt)	0.952
	. Other Electric Power Generation	221119	Other Electric Power Generation (pt)	0.952
	. Electric Power Transmission and Control	221121	Electric Bulk Power Transmission and Control (pt)	0.952
	. Electric Power Distribution	221122	Electric Power Distribution (pt)	0.952
4922	Natural Gas Transmission	48621	Pipeline Transportation of Natural Gas (pt)	0.952
4923	Natural Gas Transmission and Distribution			
	. Distribution	22121	Natural Gas Distribution (pt)	0.952
	. Transmission	48621	Pipeline Transportation of Natural Gas (pt)	0.952
4924	Natural Gas Distribution	22121	Natural Gas Distribution (pt)	0.952
4925	Mixed, Manufactured, or Liquefied Petroleum Gas Production and/or Distrib	22121	Natural Gas Distribution (pt)	0.952
4931	Electric and Other Services Combined			
	. Hydroelectric Power Generation When Combined with Other Services	221111	Hydroelectric Power Generation (pt)	0.952
	. Electric Power Generation by Fossil Fuels When Combined with Other Ser	221112	Fossil Fuel Electric Power Generation (pt)	0.952
	. Electric Power Generation by Nuclear Fuels When Combined with Other S	221113	Nuclear Electric Power Generation (pt)	0.952
	. Other Electric Power Generation When Combined with Other Services	221119	Other Electric Power Generation (pt)	0.952
	. Electric Power Transmission When Combined with Other Services	221121	Electric Bulk Power Transmission and Control (pt)	0.952
	. Electric Power Distribution When Combined with Other Services	221122	Electric Power Distribution (pt)	0.952
	. Natural Gas When Combined with Electric Services	22121	Natural Gas Distribution (pt)	0.952
4932	Gas and Other Services Combined	22121	Natural Gas Distribution (pt)	0.952
4939	Combination Utilities, NEC			
	. Hydroelectric Power Generation When Combined with Other Services	221111	Hydroelectric Power Generation (pt)	0.952
	. Electric Power Generation by Fossil Fuels When Combined with Other Ser	221112	Fossil Fuel Electric Power Generation (pt)	0.952
	. Electric Power Generation by Nuclear Fuels When Combined with Other S	221113	Nuclear Electric Power Generation (pt)	0.952
	. Other Power Generation When Combined with Other Services	221119	Other Electric Power Generation (pt)	0.952
	. Electric Power Transmission When Combined with Other Services	221121	Electric Bulk Power Transmission and Control (pt)	0.952
	. Electric Power Distribution When Combined with Other Services	221122	Electric Power Distribution (pt)	0.952
	. Natural Gas Distribution when Combined with Other Services	22121	Natural Gas Distribution (pt)	0.952
4941	Water Supply	22131	Water Supply and Irrigation Systems (pt)	0.952
4952	Sewerage Systems	22132	Sewage Treatment Facilities	0.952
4953	Refuse Systems			
	. Materials Recovery Facilities	56292	Materials Recovery Facilities	1.048
	. Hazardous Waste Treatment and Disposal	562211	Hazardous Waste Treatment and Disposal	1.048
	. Solid Waste Landfills	562212	Solid Waste Landfill	1.048
	. Solid Waste Combustors and Incinerators	562213	Solid Waste Combustors and Incinerators	1.048
	. Other Nonhazardous Waste Treatment and Disposal	562219	Other Nonhazardous Waste Treatment and Disposal	1.048
4959	Sanitary Services, NEC			
	. Vacuuming of Airport Runways	488119	Other Airport Operations (pt)	1.048
	. Remediation Services	56291	Remediation Services (pt)	1.048
	. Malaria Control and Mosquito Eradication	56171	Exterminating and Pest Control Services (pt)	1.190
	. Other	562998	All Other Miscellaneous Waste Management Services	1.048
4961	Steam and Air-Conditioning Supply	22133	Steam and Air-Conditioning Supply	0.952
4971	Irrigation Systems	22131	Water Supply and Irrigation Systems (pt)	0.952
	Wholesale trade--durable goods			
5012	Automobiles and Other Motor Vehicles	42111	Automobile and Other Motor Vehicle Wholesalers	0.952
5013	Motor Vehicle Supplies and New Parts			
	. Sold Via Retail Method	44131	Automotive Parts and Accessories Stores (pt)	1.095
	. Sold Via Wholesale Method	42112	Motor Vehicle Supplies and New Parts Wholesalers	0.952
5014	Tires and Tubes			
	. Sold Via Retail Method	44132	Tire Dealers (pt) - Retail	1.095
	. Sold Via Wholesale Method	42113	Tire and Tube Wholesalers	0.952
5015	Motor Vehicle Parts, Used			
	. Sold Via Retail Method	44131	Automotive Parts and Accessories (pt)	1.095
	. Sold Via Wholesale Method	42114	Motor Vehicle Parts (Used) Wholesalers	0.952
5021	Furniture			
	. Sold Via Retail Method	44211	Furniture Stores (pt)	0.952
	. Sold Via Wholesale Method	42121	Furniture Wholesalers	0.952
5023	Home Furnishings			
	. Sold Via Retail Method	44221	Floor Covering Stores (pt)	0.952
	. Sold Via Wholesale Method	42122	Home Furnishing Wholesalers	0.952
5031	Lumber, Plywood, Millwork, and Wood Panels	42131	Lumber, Plywood, Millwork, and Wood Panel Wholesalers	0.952
5032	Brick, Stone and Related Construction Materials			
	. Sold Via Retail Method	44419	Other Building Material Dealers (pt)	0.952
	. Sold Via Wholesale Method	42132	Brick, Stone, and Related Construction Material Wholesalers	0.952
5033	Roofing, Siding, and Insulation Materials	42133	Roofing, Siding, and Insulation Material Wholesalers	0.952
5039	Construction Materials, NEC			
	. Sold Via Retail Method	44419	Other Building Material Dealers (pt)	0.952
	. Sold Via Wholesale Method	42139	Other Construction Material Wholesalers	0.952
5043	Photographic Equipment and Supplies	42141	Photographic Equipment and Supplies Wholesalers	0.952
5044	Office Equipment			
	. Sold Via Retail Method	45321	Office Supplies and Stationery Stores (pt)	0.952
	. Sold Via Wholesale Method	42142	Office Equipment Wholesalers	0.952
5045	Computers and Computer Peripheral Equipment and Software			
	. Sold Via Wholesale Method	42143	Computer and Computer Peripheral Equipment and Software Wholesalers	0.952

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SIC	SIC Description	NAICS	NAICS Description	Factor
	. Sold Via Retail Method	44312	Computer and Software Stores (pt) - Retail	0.952
5046	Commercial Equipment, NEC	42144	Other Commercial Equipment Wholesalers	0.952
5047	Medical, Dental, and Hospital Equipment and Supplies			
	. Sold Via Wholesale Method	42145	Medical, Dental, and Hospital Equipment and Supplies Wholesalers	0.952
	. Sold Via Retail Method	446199	All Other Health and Personal Care Stores (pt) - Retail	0.952
5048	Ophthalmic Goods	42146	Ophthalmic Goods Wholesalers	0.952
5049	Professional Equipment and Supplies, NEC			
	. Sold Via Wholesale Method	42149	Other Professional Equipment and Supplies Wholesalers	0.952
	. Sold Via Retail Method	45321	Office Supplies and Stationery Stores (pt) - Retail	0.952
5051	Metals Service Centers and Offices	42151	Metals Service Centers and Offices	0.952
5052	Coal and Other Minerals and Ores	42152	Coal and Other Mineral and Ore Wholesalers	0.952
5063	Electrical Apparatus and Equipment Wiring Supplies, and Construction Materials			
	. Sold Via Retail Method	44419	Other Building Material Dealers (pt)	0.952
	. Sold Via Wholesale Method	42161	Electrical Apparatus and Equipment, Wiring Supplies, and Construction Materials Wholesalers	0.952
5064	Electrical Appliances, Television and Radio Sets	42162	Electrical Appliance, Television, and Radio Set Wholesalers	0.952
5065	Electronic Parts and Equipment, NEC	42169	Other Electronic Parts and Equipment Wholesalers	0.952
5072	Hardware			
	. Sold Via Retail Method	44413	Hardware Stores (pt)	0.952
	. Sold Via Wholesale Method	42171	Hardware Wholesalers	0.952
5074	Plumbing and Heating Equipment and Supplies (Hydronics)			
	. Sold Via Retail Method	44419	Other Building Material Dealers (pt)	0.952
	. Sold Via Wholesale Method	42172	Plumbing and Heating Equipment and Supplies (Hydronics) Wholesalers	0.952
5075	Warm Air Heating and Air-Conditioning Equipment and Supplies	42173	Warm Air Heating and Air-Conditioning Equipment and Supplies Wholesalers	0.952
5078	Refrigeration Equipment and Supplies	42174	Refrigeration Equipment and Supplies Wholesalers	0.952
5082	Construction and Mining (Except Petroleum) Machinery and Equipment	42181	Construction and Mining (except Oil Well) Machinery and Equipment Wholesalers	0.952
5083	Farm and Garden Machinery and Equipment			
	. Sold Via Wholesale Method	42182	Farm and Garden Machinery and Equipment Wholesalers	0.952
	. Sold Via Retail Method	44421	Outdoor Power Equipment Stores (pt) - Retail	0.952
5084	Industrial Machinery and Equipment	42183	Industrial Machinery and Equipment Wholesalers (pt)	0.952
5085	Industrial Supplies			
	. Fluid Power Accessories	42183	Industrial Machinery and Equipment Wholesalers (pt)	0.952
	. Except Fluid Power Accessories	42184	Industrial Supplies Wholesalers	0.952
5087	Service Establishment Equipment and Supplies			
	. Sold Via Wholesale Method	42185	Service Establishment Equipment and Supplies Wholesalers	0.952
	. Sold Via Retail Method			
	. Beauty and Barber Shop Equipment and Supplies	44612	Cosmetics, Beauty Supplies, and Perfume Stores (pt)	0.952
5088	Transportation Equipment and Supplies, Except Motor Vehicles	42186	Transportation Equipment and Supplies (except Motor Vehicle) Wholesalers	0.952
5091	Sporting and Recreational Goods and Supplies	42191	Sporting and Recreational Goods and Supplies Wholesalers	0.952
5092	Toys and Hobby Goods and Supplies	42192	Toy and Hobby Goods and Supplies Wholesalers	0.952
5093	Scrap and Waste Materials	42193	Recyclable Material Wholesalers	1.095
5094	Jewelry, Watches, Precious Stones, and Precious Metals	42194	Jewelry, Watch, Precious Stone, and Precious Metal Wholesalers	0.952
5099	Durable Goods, NEC	42199	Other Miscellaneous Durable Goods Wholesalers (pt)	0.952
	Wholesale trade--nondurable goods			
5111	Printing and Writing Paper	42211	Printing and Writing Paper Wholesalers	0.952
5112	Stationery and Office Supplies			
	. Sold Via Retail Method	45321	Office Supplies and Stationery Stores (pt)	0.952
	. Sold Via Wholesale Method	42212	Stationery and Office Supplies Wholesalers	0.952
5113	Industrial and Personal Service Paper	42213	Industrial and Personal Service Paper Wholesalers	0.952
5122	Drugs, Drug Proprietaries, and Druggists' Sundries	42221	Drugs and Druggists' Sundries Wholesalers	0.952
5131	Piece Goods, Notions, and Other Dry Goods			
	. Converters, Broadwoven Piece Good Fabric	313311	Broadwoven Fabric Finishing Mills (pt)	0.952
	. Converters, Except Broadwoven Fabric	313312	Textile and Fabric Finishing (except Broadwoven Fabric) Mills (pt)	0.952
	. Except Converters	42231	Piece Goods, Notions, and Other Dry Goods Wholesalers	0.952
5136	Men's and Boys' Clothing and Furnishings	42232	Men's and Boys' Clothing and Furnishings Wholesalers	0.952
5137	Women's, Children's, and Infants' Clothing and Accessories	42233	Women's, Children's, and Infants' Clothing and Accessories Wholesalers	0.952
5139	Footwear	42234	Footwear Wholesalers	0.952
5141	Groceries, General Line	42241	General Line Grocery Wholesalers	0.952
5142	Packaged Frozen Foods	42242	Packaged Frozen Food Wholesalers	0.952
5143	Dairy Products, Except Dried or Canned	42243	Dairy Product (except Dried or Canned) Wholesalers	0.952
5144	Poultry and Poultry Products	42244	Poultry and Poultry Product Wholesalers	0.952
5145	Confectionery	42245	Confectionery Wholesalers	0.952
5146	Fish and Seafoods	42246	Fish and Seafood Wholesalers	0.952
5147	Meats and Meat Products			
	. Boxed Beef	311612	Meat Processed from Carcasses (pt)	1.048
	. Except Boxed Beef	42247	Meat and Meat Product Wholesalers	0.952
5148	Fresh Fruits and Vegetables	42248	Fresh Fruit and Vegetable Wholesalers	0.952
5149	Groceries and Related Products, NEC			
	. Bottling Mineral or Spring Water	312112	Bottled Water Manufacturing (pt)	0.952
	. Except Bottling Mineral or Spring Water	42249	Other Grocery and Related Products Wholesalers	0.952
5153	Grain and Field Beans	42251	Grain and Field Bean Wholesalers	0.952
5154	Livestock	42252	Livestock Wholesalers	0.952
5159	Farm-Product Raw Materials, NEC	42259	Other Farm Product Raw Material Wholesalers	0.952
5162	Plastics Materials and Basic Forms and Shapes	42261	Plastics Materials and Basic Forms and Shapes Wholesalers	0.952
5169	Chemicals and Allied Products, NEC	42269	Other Chemical and Allied Products Wholesalers	0.952
5171	Petroleum Bulk Stations and Terminals			
	. Heating Oil Sold Via Retail Method	454311	Heating Oil Dealers (pt)	1.048
	. LP Gas Sold Via Retail Method	454312	Liquefied Petroleum Gas (Bottled Gas) Dealers (pt)	1.048
	. Sold Via Wholesale Method	42271	Petroleum Bulk Stations and Terminals	0.952
5172	Petroleum and Petroleum Products Wholesalers, Except Bulk Stations and Terminals	42272	Petroleum and Petroleum Products Wholesalers (except Bulk Stations and Terminals)	0.952
5181	Beer and Ale	42281	Beer and Ale Wholesalers	1.048
5182	Wine and Distilled Alcoholic Beverages	42282	Wine and Distilled Alcoholic Beverage Wholesalers	1.048
5191	Farm Supplies			
	. Lawn and Garden Supplies Sold Via Retail Method	44422	Nursery and Garden Centers (pt) - Retail	0.952
	. Except Lawn and Garden Supplies Sold Via Retail Method	42291	Farm Supplies Wholesalers	0.952
5192	Books, Periodicals, and Newspapers	42292	Book, Periodical, and Newspaper Wholesalers	0.952
5193	Flowers, Nursery Stock, and Florists' Supplies			
	. Sold Via Wholesale Method	42293	Flower, Nursery Stock, and Florists' Supplies Wholesalers	0.952
	. Sold Via Retail Method	44422	Nursery and Garden Centers (pt) - Retail	0.952
5194	Tobacco and Tobacco Products	42294	Tobacco and Tobacco Product Wholesalers	0.952
5198	Paint, Varnishes, and Supplies	42295	Paint, Varnish, and Supplies Wholesalers	0.952
5199	Nondurable Goods, NEC			
	. Advertising Specialties Goods Distributors	54189	Other Services Related to Advertising (pt)	1.048

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SIC	SIC Description	NAICS	NAICS Description	Factor
	. Except Advertising Specialty	42299	Other Miscellaneous Nondurable Goods Wholesalers	0.952
	Building materials, hardware, garden supply, & mobile home			
5211	Lumber and Other Building Materials Dealers			
	. Home Centers	44411	Home Centers	0.952
	. Except Home Centers	44419	Other Building Material Dealers (pt)	0.952
5231	Paint, Glass, and Wallpaper Stores			
	. Paint and Wallpaper	44412	Paint and Wallpaper Stores (pt)	0.952
	. Glass Stores	44419	Other Building Material Dealers (pt)	0.952
5251	Hardware Stores	44413	Hardware Stores (pt)	0.952
5261	Retail Nurseries, Lawn and Garden Supply Stores			
	. Except Outdoor Power Equipment	44422	Nursery and Garden Centers (pt)	0.952
	. Outdoor Power Equipment Stores	44421	Outdoor Power Equipment Stores (pt)	0.952
5271	Mobile Home Dealers	45393	Manufactured (Mobile) Home Dealers	1.095
	General merchandise stores			
5311	Department Stores	45211	Department Stores	0.905
5331	Variety Stores	45299	All Other General Merchandise Stores (pt)	0.905
5399	Miscellaneous General Merchandise Stores			
	. Warehouse Clubs and General Merchandise Combination Stores	45291	Warehouse Clubs and Superstores (pt)	0.905
	. All Other General Merchandise Stores	45299	All Other General Merchandise Stores (pt)	0.905
	Food stores			
5411	Grocery Stores			
	. Convenience Stores with Gas	44711	Gasoline Stations with Convenience Stores (pt)	1.095
	. Supermarkets and Grocery Stores with Little General Merchandise	44511	Supermarkets and Other Grocery (except Convenience) Stores	0.952
	. Supermarkets and Grocery Stores with Substantial General Merchandise	45291	Warehouse Clubs and Superstores (pt)	0.905
	. Convenience Stores without Gas	44512	Convenience Stores	0.952
5421	Meat and Fish (Seafood) Markets, Including Freezer Provisioners			
	. Freezer Provisioners	45439	Other Direct Selling Establishments (pt)	0.952
	. Meat Markets	44521	Meat Markets (pt)	0.952
	. Fish and Seafood Markets	44522	Fish and Seafood Markets	0.952
5431	Fruit and Vegetable Markets	44523	Fruit and Vegetable Markets	0.952
5441	Candy, Nut, and Confectionery Stores			
	. Confectionery and Nut Stores	445292	Confectionery and Nut Stores	0.952
	. Chocolate Candy Stores, Preparing Candy on Premises	31133	Confectionery Manufacturing from Purchased Chocolate (pt)	0.952
	. Nonchocolate Candy Stores, Preparing Candy on Premises	31134	Nonchocolate Confectionery Manufacturing (pt)	0.952
5451	Dairy Products Stores	445299	All Other Specialty Food Stores (pt)	0.952
5461	Retail Bakeries			
	. Doughnut Shops, Pretzel Shops, Cookie Shops, Bagel Shops, and Other	722213	Snack and Nonalcoholic Beverage Bars (pt)	1.190
	. Bakeries That Make and Sell at the Same Location	311811	Retail Bakeries	0.952
	. Sales Only of All Other Baked Goods	445291	Baked Goods Stores	0.952
5499	Miscellaneous Food Stores			
	. Poultry and Poultry Products	44521	Meat Markets (pt)	0.952
	. Food Supplement Stores	446191	Food (Health) Supplement Stores	0.952
	. All Other Miscellaneous Food Stores	445299	All Other Specialty Food Stores (pt)	0.952
	Automotive dealers and gasoline service stations			
5511	Motor Vehicle Dealers (New and Used)	44111	New Car Dealers	1.095
5521	Motor Vehicle Dealers (Used Only)	44112	Used Car Dealers	1.095
5531	Auto and Home Supply Stores			
	. Tire Dealers	44132	Tire Dealers (pt)	1.095
	. Auto Supply Stores	44131	Automotive Parts and Accessories Stores (pt)	1.095
	. Other Auto and Home Supply Stores	45299	All Other General Merchandise (pt)	0.905
5541	Gasoline Service Stations			
	. With Convenience Store	44711	Gasoline Stations with Convenience Store (pt)	1.095
	. Except with Convenience Stores	44719	Other Gasoline Stations	1.095
5551	Boat Dealers	441222	Boat Dealers	1.095
5561	Recreational Vehicle Dealers	44121	Recreational Vehicle Dealers	1.095
5571	Motorcycle Dealers	441221	Motorcycle Dealers	1.095
5599	Automotive Dealers, NEC	441229	All Other Motor Vehicle Dealers	1.095
	Apparel and accessory stores			
5611	Men's and Boys' Clothing and Accessory Stores			
	. Men's Clothing Stores	44811	Men's Clothing Stores	0.952
	. Men's Accessory Stores	44815	Clothing Accessories Stores (pt)	0.952
5621	Women's Clothing Stores	44812	Women's Clothing Stores	0.952
5632	Women's Accessory and Specialty Stores			
	. Specialty Stores	44819	Other Clothing Stores (pt)	0.952
	. Accessory Stores	44815	Clothing Accessories Stores (pt)	0.952
5641	Children's and Infants' Wear Stores	44813	Children's and Infants' Clothing Stores	0.952
5651	Family Clothing Stores	44814	Family Clothing Stores	0.952
5661	Shoe Stores	44821	Shoe Stores	0.952
5699	Miscellaneous Apparel and Accessory Stores			
	. Custom Tailors and Seamstresses	315	Included in Apparel Manufacturing Subsector Based on Type of Garment Produced	1.000
	. Miscellaneous Apparel	44819	Other Clothing Stores (pt)	0.952
	. Miscellaneous Accessories	44815	Clothing Accessories Stores (pt)	0.952
	Furniture, home furnishings and equipment stores			
5712	Furniture Stores			
	. Custom Made Wood Nonupholstered Furniture, Except Cabinets and Upholstered	337122	Nonupholstered Wood Household Furniture Manufacturing (pt)	0.952
	. Custom Wood Cabinets	33711	Wood Kitchen Cabinet and Countertop Manufacturing (pt)	0.952
	. Upholstered Custom Made Furniture	337121	Upholstered Household Furniture Manufacturing (pt)	0.952
	. Except Custom Cabinet and Furniture Builders	44211	Furniture Stores (pt)	0.952
5713	Floor Covering Stores	44221	Floor Covering Stores (pt)	0.952
5714	Drapery, Curtain, and Upholstery Stores			
	. Drapery and Curtain Stores	442291	Window Treatment Stores (pt)	0.952
	. Upholstery Stores	45113	Sewing, Needlework, and Piece Goods Stores (pt)	0.952
	. Custom Drapes	314121	Curtain and Drapery Mills (pt)	0.952
	. Custom Slipcovers	314129	Other Household Textile Product Mills (pt)	0.952
5719	Miscellaneous Homefurnishings Stores			
	. Blinds and Shades	442291	Window Treatment Stores (pt)	0.952
	. Pottery and Crafts Made and Sold on Site		Included in Manufacturing sector based on article produced	0.952

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SIC	SIC Description	NAICS	NAICS Description	Factor
	. Except Blinds, Shades, and Pottery and Crafts Made and Sold on Site	442299	All Other Home Furnishings Stores (pt)	0.952
5722	Household Appliance Stores	443111	Household Appliance Stores	0.952
5731	Radio, Television, and Consumer Electronics Stores			
	. Except Auto Radio Stores	443112	Radio, Television, and Other Electronics Stores (pt)	0.952
	. Auto Radio Stores	44131	Automotive Parts and Accessories Stores (pt)	1.095
5734	Computer and Computer Software Stores	44312	Computer and Software Stores (pt)	0.952
5735	Record and Prerecorded Tape Stores	45122	Prerecorded Tape, Compact Disc, and Record Stores	0.952
5736	Musical Instrument Stores	45114	Musical Instrument and Supplies Stores	0.952
	Eating and drinking places			
5812	Eating and Drinking Places			
	. Full Service Restaurants	72211	Full-Service Restaurants	1.190
	. Limited Service Restaurants	722211	Limited-Service Restaurants	1.190
	. Cafeterias	722212	Cafeterias	1.190
	. Snack and Nonalcoholic Beverage Bars	722213	Snack and Nonalcoholic Beverage Bars (pt)	1.190
	. Food Service Contractors	72231	Food Service Contractors	1.190
	. Caterers	72232	Caterers	1.190
	. Dinner Theaters	71111	Theater Companies and Dinner Theaters (pt)	1.190
5813	Drinking Places (Alcoholic Beverages)	72241	Drinking Places (Alcoholic Beverages)	1.190
	Miscellaneous retail			
5912	Drug Stores and Proprietary Stores	44611	Pharmacies and Drug Stores	0.952
5921	Liquor Stores	44531	Beer, Wine, and Liquor Stores	1.190
5932	Used Merchandise Stores			
	. Pawnshops	522298	All Other Nondepository Credit Intermediation	0.857
	. Except pawn shops	45331	Used Merchandise Stores	0.952
5941	Sporting Goods Stores and Bicycle Shops	45111	Sporting Goods Stores	0.952
5942	Book Stores	451211	Book Stores	0.952
5943	Stationery Stores	45321	Office Supplies and Stationery Stores (pt)	0.952
5944	Jewelry Stores	44831	Jewelry Stores	0.952
5945	Hobby, Toy, and Game Shops	45112	Hobby, Toy, and Game Stores	0.952
5946	Camera and Photographic Supply Stores	44313	Camera and Photographic Supplies Stores	0.952
5947	Gift, Novelty, and Souvenir Shops	45322	Gift, Novelty, and Souvenir Stores	0.952
5948	Luggage and Leather Goods Stores	44832	Luggage and Leather Goods Stores	0.952
5949	Sewing, Needlework, and Piece Goods Stores	45113	Sewing, Needlework, and Piece Goods Stores (pt)	0.952
5961	Catalog and Mail-Order Houses	45411	Electronic Shopping and Mail-Order Houses	0.952
5962	Automatic Merchandising Machine Operator	45421	Vending Machine Operators	0.952
5963	Direct Selling Establishments			
	. Mobile Food Wagons	72233	Mobile Food Services	1.190
	. All Other Direct Selling Establishments	45439	Other Direct Selling Establishments (pt)	0.952
5983	Fuel Oil Dealers	454311	Heating Oil Dealers (pt)	1.048
5984	Liquefied Petroleum Gas (Bottled Gas) Dealers	454312	Liquefied Petroleum Gas (Bottled Gas) Dealers (pt)	1.048
5989	Fuel Dealers, NEC	454319	Other Fuel Dealers	1.048
5992	Florists	45311	Florists	0.952
5993	Tobacco Stores and Stands	453991	Tobacco Stores	0.952
5994	News Dealers and Newsstands	451212	News Dealers and Newsstands	0.952
5995	Optical Goods Stores			
	. Optical Stores Grinding Prescription Lenses, except 1-Hour Labs	339115	Ophthalmic Goods Manufacturing (pt)	0.905
	. Except Optical Laboratories Grinding Prescription Lenses	44613	Optical Goods Stores	0.952
5999	Miscellaneous Retail Stores, NEC			
	. Cosmetic Stores	44612	Cosmetics, Beauty Supplies, and Perfume Stores (pt)	0.952
	. Hearing Aid and Artificial Limb Stores	446199	All Other Health and Personal Care Stores (pt)	0.952
	. Pets and Pet Supply Stores	45391	Pet and Pet Supplies Stores	0.952
	. Art Dealers	45392	Art Dealers	0.952
	. Telephone and Typewriter Stores	443112	Radio, Television, and Other Electronics Stores (pt)	0.952
	. Other Miscellaneous Retail Stores	453998	All Other Miscellaneous Store Retailers (except Tobacco Stores) (pt)	0.952
	Depository institutions			
6011	Federal Reserve Banks	52111	Monetary Authorities - Central Bank	0.810
6019	Central Reserve Depository Institutions, NEC	522298	All Other Nondepository Credit Intermediation (pt)	0.857
6021	National Commercial Banks			
	. Commercial Banks	52211	Commercial Banking (pt)	0.810
	. Credit Card Issuing	52221	Credit Card Issuing (pt)	0.857
6022	State Commercial Banks			
	. Commercial Banks	52211	Commercial Banking (pt)	0.810
	. Credit Card Issuing	52221	Credit Card Issuing (pt)	0.857
	. Private and Industrial Banking	52219	Other Depository Credit Intermediation	0.810
6029	Commercial Banks, NEC	52211	Commercial Banking (pt)	0.810
6035	Savings Institutions, Federally Chartered	52212	Savings Institutions (pt)	0.810
6036	Savings Institutions, Not Federally Chartered	52212	Savings Institutions (pt)	0.810
6061	Credit Unions, Federally Chartered	52213	Credit Unions (pt)	0.810
6062	Credit Unions, Not Federally Chartered	52213	Credit Unions (pt)	0.810
6081	Branches and Agencies of Foreign Banks			
	. International Trade Financing	522293	International Trade Financing (pt)	0.857
	. Branches of Foreign Banks	52211	Commercial Banking (pt)	0.810
	. Agencies of Foreign Banks, Except International Trade Financing	522298	All Other Nondepository Credit Intermediation (pt)	0.857
6082	Foreign Trade and International Banking Institutions			
	. International Trade Financing	522293	International Trade Financing (pt)	0.857
	. Except International Trade Financing	522298	All Other Nondepository Credit Intermediation (pt)	0.857
6091	Nondeposit Trust Facilities	523991	Trust, Fiduciary, and Custody Activities (pt)	0.952
6099	Functions Related to Deposit Banking, NEC			
	. Clearinghouses and Electronic Funds Transfer	52232	Financial Transactions Processing, Reserve, and Clearinghouse Activities (pt)	0.857
	. Foreign Currency Exchange	52313	Commodity Contracts Dealing (pt)	0.952
	. Escrow and Fiduciary Agencies	523991	Trust, Fiduciary, and Custody Activities (pt)	0.952
	. Other	52239	Other Activities Related to Credit Intermediation (pt)	0.857
	Nondepository credit institutions			
6111	Federal and Federally-Sponsored Credit Agencies			
	. Federal Land Banks	522292	Real Estate Credit (pt)	0.857
	. Trade Banks	522293	International Trade Financing (pt)	0.857
	. Secondary Market Financing	522294	Secondary Market Financing	0.857
	. Other	522298	All Other Nondepository Credit Intermediation (pt)	0.857
6141	Personal Credit Institutions			

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SIC	SIC Description	NAICS	NAICS Description	Factor
	. Credit Card Issuing	52221	Credit Card Issuing (pt)	0.857
	. Installment Sales Financing	52222	Sales Financing (pt)	0.857
	. Industrial Nondeposit Banks	522298	All Other Nondepository Credit Intermediation (pt)	0.857
	. Other	522291	Consumer Lending	0.857
6153	Short-Term Business Credit Institutions, Except Agricultural			
	. Credit Card Issuing	52221	Credit Card Issuing (pt)	0.857
	. Business Sales Finance	52222	Sales Financing (pt)	0.857
	. Credit Card Service	52232	Financial Transactions Processing, Reserve, and Clearinghouse Activities (pt)	0.857
	. Other	52391	Miscellaneous Intermediation (pt)	0.952
6159	Miscellaneous Business Credit Institutions			
	. Finance Leasing Combined With Loan Making	522	Included in Credit Intermediation and Related Activities Subsector by Type of C	0.857
	. Finance Leasing Combined with Sales Financing	52222	Sales Financing (pt)	0.857
	. Farm Mortgage Companies	522292	Real Estate Credit (pt)	0.857
	. Finance Leasing Without Loan Making	532	Included in Rental and Leasing Services Subsector by Type of Equipment and	0.857
	. Trade Banks	522293	International Trade Financing (pt)	0.857
	. Secondary Market Financing	522294	Secondary Market Financing (pt)	0.857
	. All Other	522298	All Other Nondepository Credit Intermediation (pt)	0.857
6162	Mortgage Bankers and Loan Correspondents			
	. Mortgage Bankers and Originators	522292	Real Estate Credit	0.857
	. Mortgage Servicing	52239	Other Activities Related to Credit Intermediation (pt)	0.857
6163	Loan Brokers	52231	Mortgage and Nonmortgage Loan Brokers	0.857
	Security, commodity brokers, and services			
6211	Security Brokers, Dealers, and Flotation Companies			
	. Security Dealers and Underwriters	52311	Investment Banking and Securities Dealing	0.952
	. Security Brokers	52312	Securities Brokerage	0.952
	. Oil and Gas Lease Brokers' Offices	523999	Miscellaneous Financial Investment Activities (pt)	0.952
	. Dealers and Brokers, Except Securities Commodities, and Oil and Gas Le	52391	Miscellaneous Intermediation (pt)	0.952
6221	Commodity Contracts Brokers and Dealers			
	. Commodity Dealers	52313	Commodity Contracts Dealing (pt)	0.952
	. Commodity Brokers	52314	Commodity Contracts Brokerage	0.952
6231	Security and Commodity Exchanges	52321	Securities and Commodity Exchanges	0.952
6282	Investment Advice			
	. Portfolio Managers	52392	Portfolio Management (pt)	0.952
	. Other	52393	Investment Advice	0.952
6289	Services Allied With the Exchange of Securities or Commodities, NEC			
	. Securities Custodians	523991	Trust, Fiduciary, and Custody Activities (pt)	0.952
	. Other	523999	Miscellaneous Financial Investment Activities (pt)	0.952
	Insurance carriers			
6311	Life Insurance			
	. Life Insurers, Direct	524113	Direct Life Insurance Carriers	0.857
	. Reinsurance Carriers, Life	52413	Reinsurance Carriers (pt)	0.857
6321	Accident and Health Insurance			
	. Disability Insurers, Direct	524113	Direct Life Insurance Carriers (pt)	0.857
	. Accident and Health Insurers, Direct	524114	Direct Health and Medical Insurance Carriers (pt)	0.857
	. Self Insurers	52519	Other Insurance Funds (pt)	0.905
	. Reinsurance Carriers, Accident and Health	52413	Reinsurance Carriers (pt)	0.857
6324	Hospital and Medical Service Plans			
	. Health and Medical Insurers, Direct	524114	Direct Health and Medical Insurance Carriers (pt)	0.857
	. Self Insurers	52519	Other Insurance Funds (pt)	0.905
	. Reinsurance Carriers, Health and Medical	52413	Reinsurance Carriers (pt)	0.857
6331	Fire, Marine, and Casualty Insurance			
	. Fire, Marine, and Casualty Insurers, Direct	524126	Direct Property and Casualty Insurance Carriers (pt)	0.857
	. Contact Lens Insurance	524128	Other Direct Insurance (except Life, Health, and Medical) Carriers (pt)	0.857
	. Self Insurers	52519	Other Insurance Funds (pt)	0.905
	. Reinsurance Carriers, Fire, Marine, and Casualty	52413	Reinsurance Carriers (pt)	0.857
6351	Surety Insurance			
	. Financial Responsibility Insurers, Direct	524126	Direct Property and Casualty Insurance Carriers (pt)	0.857
	. Reinsurance Carriers, Financial Responsibility	52413	Reinsurance Carriers (pt)	0.857
6361	Title Insurance			
	. Title Insurers, Direct	524127	Direct Title Insurance Carriers	0.857
	. Reinsurance Carriers, Title	52413	Reinsurance Carriers (pt)	0.857
6371	Pension, Health, and Welfare Funds			
	. Managers	52392	Portfolio Management (pt)	0.952
	. Administrators	524292	Third Party Administration of Insurance and Pension Funds (pt)	1.000
	. Pension Funds	52511	Pension Funds	0.905
	. Health and Welfare Funds	52512	Health and Welfare Funds	0.905
	. Profit Sharing Funds	52599	Other Financial Vehicles (pt)	0.905
6399	Insurance Carriers, NEC	524128	Other Direct Insurance (except Life, Health, and Medical) Carriers	0.857
	Insurance agents, brokers, and service			
6411	Insurance Agents, Brokers, and Service			
	. Insurance Agents and Brokers	52421	Insurance Agencies and Brokerages	1.000
	. Claim Adjusters	524291	Claims Adjusting	1.000
	. Claim Processors	524292	Third Party Administration of Insurance and Pension Funds (pt)	1.000
	. Other	524298	All Other Insurance Related Activities	1.000
	Real estate			
6512	Operators of Nonresidential Buildings			
	. Stadium and Arena Owners	71131	Promoters of Performing Arts, Sports, and Similar Events with Facilities (pt)	1.190
	. Except Stadium and Arena Owners	53112	Lessors of Nonresidential Buildings (except Miniwarehouses)	1.095
6513	Operators of Apartment Buildings	53111	Lessors of Residential Buildings and Dwellings (pt)	1.095
6514	Operators of Dwellings Other Than Apartment Buildings	53111	Lessors of Residential Buildings and Dwellings (pt)	1.095
6515	Operators of Residential Mobile Home Sites	53119	Lessors of Other Real Estate Property(pt)	1.095
6517	Lessors of Railroad Property	53119	Lessors of Other Real Estate Property (pt)	1.095
6519	Lessors of Real Property, NEC	53119	Lessors of Other Real Estate Property (pt)	1.095
6531	Real Estate Agents and Managers			
	. Real Estate Agents and Brokers	53121	Offices of Real Estate Agents and Brokers	1.095
	. Condominium Associations	81399	Other Similar Organizations (except Business, Professional, Labor, and Politica	1.190
	. Residential Property Managers	531311	Residential Property Managers	1.095
	. Nonresidential Property Managers	531312	Nonresidential Property Managers	1.095
	. Real Estate Appraisers	53132	Offices of Real Estate Appraisers	1.095

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SIC	SIC Description	NAICS	NAICS Description	Factor
	. Cemetery Management	81222	Cemeteries and Crematories (pt)	0.952
	. Other	53139	Other Activities Related to Real Estate	1.095
6541	Title Abstract Offices	541191	Title Abstract and Settlement Offices	1.000
6552	Land Subdividers and Developers, Except Cemeteries	23311	Land Subdivision and Land Development	1.000
6553	Cemetery Subdividers and Developers	81222	Cemeteries and Crematories (pt)	0.952
	Holding and other investment offices			
6712	Offices of Bank Holding Companies	551111	Offices of Bank Holding Companies	0.905
6719	Offices of Holding Companies, NEC	551112	Offices of Other Holding Companies	0.905
6722	Management Investment Offices, Open-End	52591	Open-End Investment Funds	0.905
6726	Unit Investment Trusts, Face-Amount Certificate Offices, and Closed-End M	52599	Other Financial Vehicles	0.905
6732	Education, Religious, and Charitable Trusts	813211	Grantmaking Foundations	0.905
6733	Trusts, Except Educational, Religious, and Charitable			
	. Managers	52392	Portfolio Management (pt)	0.952
	. Administrators of Private Estates	523991	Trust, Fiduciary, and Custody Activities (pt)	0.952
	. Vacation Funds for Employees	52519	Other Insurance Funds (pt)	0.905
	. Personal Trusts, Estates, and Agency Accounts	52592	Trusts, Estates, and Agency Accounts	0.905
6792	Oil Royalty Traders			
	. Investing on Own Account	52391	Miscellaneous Intermediation (pt)	0.952
	. Oil Royalty Companies	53311	Lessors of Nonfinancial Intangible Assets (except Copyrighted Works) (pt)	0.905
6794	Patent Owners and Lessors	53311	Lessors of Nonfinancial Intangible Assets (except Copyrighted Works) (pt)	0.905
6798	Real Estate Investment Trusts	52593	Real Estate Investment Trusts	0.905
6799	Investors, NEC			
	. Venture Capital Companies, Investment Clubs, and Operators on Own Ac	52391	Miscellaneous Intermediation (pt)	0.952
	. Commodity Contract Pool Operators	52392	Portfolio Management (pt)	0.952
	. Commodity Contract Trading Companies	52313	Commodity Contracts Dealing (pt)	0.952
	Hotels, rooming houses, camps, and other lodging places			
7011	Hotels and Motels			
	. Hotels and Motels, except Casino Hotels	72111	Hotels (except Casino Hotels) and Motels (pt)	1.190
	. Casino Hotels	72112	Casino Hotels	1.190
	. Bed and Breakfast Inns	721191	Bed-and-Breakfast Inns	1.190
	. Other	721199	All Other Traveler Accommodation	1.190
7021	Rooming and Boarding Houses	72131	Rooming and Boarding Houses (pt)	1.190
7032	Sporting and Recreational Camps	721214	Recreational and Vacation Camps (except Campgrounds)	1.190
7033	Recreational Vehicle Parks and Campsites	721211	RV (Recreational Vehicle) Parks and Campgrounds	1.190
7041	Organization Hotels and Lodging Houses, on Membership Basis			
	. Organization Hotels	72111	Hotels (except Casino Hotels) and Motels (pt)	1.190
	. Other	72131	Rooming and Boarding Houses (pt)	1.190
	Personal services			
7211	Power Laundries, Family and Commercial	81232	Drycleaning and Laundry Services (except Coin-Operated) (pt)	1.190
7212	Garment Pressing, and Agents for Laundries and Drycleaners	81232	Drycleaning and Laundry Services (except Coin-Operated) (pt)	1.190
7213	Linen Supply	812331	Linen Supply (pt)	1.190
7215	Coin-Operated Laundries and Drycleaning	81231	Coin-Operated Laundries and Drycleaners	1.190
7216	Drycleaning Plants, Except Rug Cleaning	81232	Drycleaning and Laundry Services (except Coin-Operated) (pt)	1.190
7217	Carpet and Upholstery Cleaning	56174	Carpet and Upholstery Cleaning Services	1.095
7218	Industrial Launderers	812332	Industrial Launderers	1.190
7219	Laundry and Garment Services, NEC			
	. Diaper Service	812331	Linen Supply (pt)	1.190
	. Clothing Alteration and Repair	81149	Other Personal and Household Goods Repair and Maintenance (pt)	1.000
	. Except Diaper Service and Clothing Alteration and Repair	81232	Drycleaning and Laundry Services (except Coin-Operated)	1.190
7221	Photographic Studios, Portrait	541921	Photography Studios, Portrait	0.952
7231	Beauty Shops			
	. Beauty Shops and Salons	812112	Beauty Salons	1.190
	. Manicure and Pedicure Salons	812113	Nail Salons	1.190
	. Beauty and Cosmetology Schools	611511	Cosmetology and Barber Schools (pt)	0.952
7241	Barber Shops			
	. Barber Shops	812111	Barber Shops	1.190
	. Barber Colleges	611511	Cosmetology and Barber Schools (pt)	0.952
7251	Shoe Repair Shops and Shoeshine Parlors			
	. Shoe Repair Shops	81143	Footwear and Leather Goods Repair (pt)	1.000
	. Shoeshine Parlors	81299	All Other Personal Services (pt)	0.952
7261	Funeral Services and Crematories			
	. Crematories	81222	Cemeteries and Crematories (pt)	0.952
	. Funeral Homes and Funeral Services	81221	Funeral Homes	0.952
7291	Tax Return Preparation Services	541213	Tax Preparation Services	0.905
7299	Miscellaneous Personal Services, NEC			
	. Babysitting Bureaus	56131	Employment Placement Agencies (pt)	0.952
	. Diet and Weight Reducing Services	812191	Diet and Weight Reducing Centers	1.190
	. Valet Parking Services	81293	Parking Lots and Garages (pt)	1.095
	. Formal Wear and Costume Rental	53222	Formal Wear and Costume Rental (pt)	0.952
	. Personal Care Services	812199	Other Personal Care Services	1.190
	. All Other Miscellaneous Personal Services, NEC	81299	All Other Personal Services (pt)	0.952
	Business services			
7311	Advertising Agencies	54181	Advertising Agencies	1.048
7312	Outdoor Advertising Services	54185	Display Advertising (pt)	1.048
7313	Radio, Television, and Publishers' Advertising Representatives	54184	Media Representatives	1.048
7319	Advertising, NEC			
	. Media Buying Services	54183	Media Buying Agencies	1.048
	. Display Advertising, Except Outdoor	54185	Display Advertising (pt)	1.048
	. Advertising Materials Distributor Services	54187	Advertising Material Distribution Services	1.048
	. Other	54189	Other Services Related to Advertising (pt)	1.048
7322	Adjustment and Collection Services	56144	Collection Agencies	0.952
7323	Credit Reporting Services	56145	Credit Bureaus	0.952
7331	Direct Mail Advertising Services			
	. Mailing List Compilers	51114	Database and Directory Publishers (pt)	0.905
	. Other	54186	Direct Mail Advertising	1.048
7334	Photocopying and Duplicating Services			
	. Instant Printing	323114	Quick Printing (pt)	0.905
	. Photocopying and Duplicating Services, Except Instant Printing	561439	Other Business Service Centers (including Copy Shops) (pt)	0.952
7335	Commercial Photography	541922	Commercial Photography (pt)	0.952

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SIC	SIC Description	NAICS	NAICS Description	Factor
7336	Commercial Art and Graphic Design	54143	Graphic Design Services (pt)	0.952
7338	Secretarial and Court Reporting Services			
	. Secretarial Services	56141	Document Preparation Services	0.952
	. Court Reporting Services	561492	Court Reporting and Stenotype Services	0.952
7342	Disinfecting and Pest Control Services			
	. Disinfecting Services	56172	Janitorial Services (pt)	1.095
	. Exterminating and Pest Control Services	56171	Exterminating and Pest Control Services (pt)	1.190
7349	Building Cleaning and Maintenance Services, NEC			
	. Lighting Maintenance Services	56179	Other Services to Buildings and Dwellings (pt)	1.095
	. Except Lighting Maintenance Services	56172	Janitorial Services (pt)	1.095
7352	Medical Equipment Rental and Leasing			
	. Home Health Furniture and Equipment Rental and Leasing	532291	Home Health Equipment Rental	0.952
	. Medical Machinery Rental and Leasing	53249	Other Commercial and Industrial Machinery and Equipment Rental and Leasing	0.952
7353	Heavy Construction Equipment Rental and Leasing			
	. With Operator	23499	All Other Heavy Construction (pt)	1.000
	. Without Operator	532412	Construction, Mining, and Forestry Machinery and Equipment Rental and Leasing	0.952
7359	Equipment Rental and Leasing, NEC			
	. Consumer Electronics and Appliances Rental	53221	Consumer Electronics and Appliances Rental	0.952
	. General Rental Centers	53231	General Rental Centers	0.952
	. Residential Furniture, Party Supplies, and All Other Miscellaneous Consumer Goods Rental	532299	All Other Consumer Goods Rental	0.952
	. Oilfield and Well Drilling Machinery and Equipment Rental and Leasing	532412	Construction, Mining, and Forestry Machinery and Equipment Rental and Leasing	0.952
	. Aircraft Rental and Leasing	532411	Commercial Air, Rail, and Water Transportation Equipment Rental and Leasing	0.952
	. Portable Toilet Rental	562991	Septic Tank and Related Services (pt)	1.048
	. Office Machinery and Equipment Rental and Leasing	53242	Office Machinery and Equipment Rental and Leasing (pt)	0.952
	. Industrial Trucks Rental and Leasing	53249	Other Commercial and Industrial Machinery and Equipment Rental and Leasing	0.952
7361	Employment Agencies			
	. Executive Placing Services	541612	Human Resources and Executive Search Consulting Services (pt)	0.905
	. Except Executive Placing Services	56131	Employment Placement Agencies (pt)	0.952
7363	Help Supply Services			
	. Temporary Help Supply	56132	Temporary Help Services	0.952
	. Employee Leasing Services	56133	Employee Leasing Services	0.952
7371	Computer Programming Services	541511	Custom Computer Programming Services	0.905
7372	Prepackaged Software			
	. Software Publishing	51121	Software Publishers	0.905
	. Reproduction of Software	334611	Software Reproducing	0.905
7373	Computer Integrated Systems Design	541512	Computer Systems Design Services (pt)	0.905
7374	Computer Processing and Data Preparation and Processing Services	51421	Data Processing Services	0.952
7375	Information Retrieval Services	514191	On-Line Information Services	0.952
7376	Computer Facilities Management Services	541513	Computer Facilities Management Services	0.905
7377	Computer Rental and Leasing	53242	Office Machinery and Equipment Rental and Leasing (pt)	0.952
7378	Computer Maintenance and Repair			
	. Retailing Computers From a Storefront and Repairing	44312	Computer and Software Stores (pt)	0.952
	. All Other Repair	811212	Computer and Office Machine Repair and Maintenance (pt)	1.000
7379	Computer Related Services, NEC			
	. Disk and Diskette Conversion and Recertification	51421	Data Processing Services (pt)	0.952
	. Computer Systems Consultants	541512	Computer Systems Design Services (pt)	0.905
	. Except Computer Systems Consultants and Disk and Diskette Conversion	541519	Other Computer Related Services	0.905
7381	Detective, Guard, and Armored Car Services			
	. Detective Services	561611	Investigation Services	1.000
	. Guard Services	561612	Security Guards and Patrol Services	1.000
	. Armored Car Services	561613	Armored Car Services	1.000
7382	Security Systems Services	561621	Security Systems Services (except Locksmiths) (pt)	1.000
7383	News Syndicates			
	. Independent Correspondents	71151	Independent Artists, Writers, and Performers (pt)	1.190
	. Except Independent Correspondents	51411	News Syndicates	0.952
7384	Photofinishing Laboratories			
	. Photofinishing Laboratories (Except 1-Hour)	812921	Photofinishing Laboratories (except One-Hour)	0.952
	. One-Hour Photofinishing	812922	One-Hour Photofinishing	0.952
7389	Business Services, NEC			
	. Sound Recording Studios	51224	Sound Recording Studios	0.952
	. Audio Taping Services	51229	Other Sound Recording Industries (pt)	0.952
	. Stock Photo Agencies and Press Clipping Services	514199	All Other Information Services (pt)	0.857
	. Process Services, Patent Agents, Notaries Public and Paralegal Services	541199	All Other Legal Services	0.952
	. Bail Bonding	81299	All Other Personal Services (pt)	0.952
	. Mapmaking Services	54137	Surveying and Mapping (except Geophysical) Services (pt)	0.857
	. Interior Design	54141	Interior Design Services	0.952
	. Industrial Design	54142	Industrial Design Services	0.952
	. Drafting Service	54134	Drafting Services	0.857
	. Fashion and Other Design Services	54149	Other Specialized Design Services	0.952
	. Sign Painting and Lettering Shops, Showcard Painting, Mannequin Decorating	54189	Other Services Related to Advertising (pt)	1.048
	. Translation and Interpretation Services	54193	Translation and Interpretation Services	0.952
	. Home and Building Inspection Services	54135	Building Inspection Services	0.857
	. Appraisers, Except Insurance and Real Estate, and Miscellaneous Professional Services	54199	All Other Professional, Scientific, and Technical Services	0.952
	. Microfilm Services	51421	Data Processing Services (pt)	0.952
	. Agents and Brokers for Authors and Artists and Speaker Bureaus	71141	Agents and Managers for Artists, Athletes, Entertainers, and Other Public Figures	1.190
	. Yacht Brokers	42186	Transportation Equipment and Supplies (except Motor Vehicle) Wholesalers	0.952
	. Telephone Answering Services	561421	Telephone Answering Services	0.952
	. Aerosol Packaging	325998	All Other Miscellaneous Chemical Product and Preparation Manufacturing (pt)	0.952
	. Telemarketing Bureaus and Telephone Soliciting Services	561422	Telemarketing Bureaus	0.952
	. Private Mail Centers and Mail Box Rental	561431	Private Mail Centers	0.952
	. Business Service Centers, Except Private Mail Centers and Mail Box Rental	561439	Other Business Service Centers (including Copy Shops)	0.952
	. Embroidery of Advertising on Shirts and Rug Binding for the Trade	314999	All Other Miscellaneous Textile Product Mills (pt)	0.952
	. Sponging Fabric for Tailors and Dressmakers	313311	Broadwoven Fabric Finishing Mills (pt)	0.952
	. Distribution of Telephone Directories on a Fee or Contract Basis	54187	Advertising Material Distribution Services	1.048
	. Post Office Contract Stations	49111	Postal Service (pt)	0.952
	. Apparel Pressing for the Trade	81232	Drycleaning and Laundry Services (except Coin-Operated)	1.190
	. Recovery and Repossession	561491	Repossession Services (pt)	0.952
	. Packaging and Labeling Services	56191	Packaging and Labeling Services	0.952
	. Swimming Pool Cleaning and Maintenance	56179	Other Services to Buildings and Dwellings (pt)	1.095
	. Hotel and Restaurant Reservation Services and Time Share Condominium Reservations	561599	All Other Travel Arrangement and Reservation Services (pt)	0.952
	. Convention and Trade Show Services	56192	Convention and Trade Show Organizers	0.952
	. Convention and Visitors Bureaus and Tourist Information Service	561591	Convention and Visitors Bureaus	0.952
	. Credit Card and Check Validation Services	52232	Financial Transactions Processing, Reserve, and Clearinghouse Activities (pt)	0.857

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SIC	SIC Description	NAICS	NAICS Description	Factor
	. Business Support Services, Except Telephone Answering, Telemarketing	561499	All Other Business Support Services	0.952
	. All Other Support Services	56199	All Other Support Services	0.952
	Automotive repair, services, and parking			
7513	Truck Rental and Leasing, Without Drivers	53212	Truck, Utility Trailer, and RV (Recreational Vehicle) Rental and Leasing (pt)	1.095
7514	Passenger Car Rental	532111	Passenger Car Rental	1.095
7515	Passenger Car Leasing	532112	Passenger Car Leasing	1.095
7519	Utility Trailer and Recreational Vehicle Rental	53212	Truck, Utility Trailer, and RV (Recreational Vehicle) Rental and Leasing (pt)	1.095
7521	Automobile Parking	81293	Parking Lots and Garages (pt)	1.095
7532	Top, Body, and Upholstery Repair Shops and Paint Shops	811121	Automotive Body, Paint, and Interior Repair and Maintenance	1.095
7533	Automotive Exhaust System Repair Shops	811112	Automotive Exhaust System Repair	1.095
7534	Tire Retreading and Repair Shops			
	. Retreading	326212	Tire Retreading	0.952
	. Repair	811198	All Other Automotive Repair and Maintenance (pt)	1.095
7536	Automotive Glass Replacement Shops	811122	Automotive Glass Replacement Shops (pt)	1.095
7537	Automotive Transmission Repair Shops	811113	Automotive Transmission Repair	1.095
7538	General Automotive Repair Shops	811111	General Automotive Repair	1.095
7539	Automotive Repair Shops, NEC	811118	Other Automotive Mechanical and Electrical Repair and Maintenance	1.095
7542	Carwashes	811192	Car Washes	1.095
7549	Automotive Services, Except Repair and Carwashes			
	. Automotive Window Tinting	811122	Automotive Glass Replacement Shops (pt)	1.095
	. Lubricating Services, Automotive	811191	Automotive Oil Change and Lubrication Shops	1.095
	. Towing	48841	Motor Vehicle Towing	1.048
	. Except Automotive Window Tinting, Lubricating Services, and Towing	811198	All Other Automotive Repair and Maintenance (pt)	1.095
	Miscellaneous repair services			
7622	Radio and Television Repair Shops			
	. Retailing New Electronic Equipment from a Storefront and Repairing	443112	Radio, Television, and Other Electronics Stores (pt)	0.952
	. Other Stereo, TV, VCR, and Radio Repair	811211	Consumer Electronics Repair and Maintenance (pt)	1.000
	. Other Telecommunications Equipment Repair	811213	Communication Equipment Repair and Maintenance (pt)	1.000
7623	Refrigeration and Air-Conditioning Services and Repair Shops			
	. Retailing New Refrigerators from a Storefront and Repairing Refrigerators	443111	Household Appliance Stores (pt)	0.952
	. Commercial Refrigerator Equipment Repair	81131	Commercial and Industrial Machinery and Equipment (except Automotive and E	1.000
	. Except Commercial and Retailing New Refrigerators from a Storefront and	811412	Appliance Repair and Maintenance (pt)	1.000
7629	Electrical and Electronic Repair Shops, NEC			
	. Retailing New Electrical and Electronic Appliances from a Storefront and R	443111	Household Appliance Stores (pt)	0.952
	. Business and Office Machine Repair, Electrical	811212	Computer and Office Machine Repair and Maintenance (pt)	1.000
	. Telephone Set Repair	811213	Communication Equipment Repair and Maintenance (pt)	1.000
	. Electrical Measuring Instrument Repair and Calibration, Medical Equipme	811219	Other Electronic and Precision Equipment Repair and Maintenance (pt)	1.000
	. Appliance Repair, Electrical; Washing Machine Repair; Electric Razor Rep	811412	Appliance Repair and Maintenance (pt)	1.000
	. Other Consumer Electronic Equipment Repair Except Computer, Radio, T	811211	Consumer Electronics Repair and Maintenance (pt)	1.000
7631	Watch, Clock, and Jewelry Repair	81149	Other Personal and Household Goods Repair and Maintenance (pt)	1.000
7641	Reupholstery and Furniture Repair			
	. Antique Furniture Restoration	71151	Independent Artists, Writers, and Performers (pt)	1.000
	. Except Antique Furniture Restoration	81142	Reupholstery and Furniture Repair	1.000
7692	Welding Repair	81131	Commercial and Industrial Machinery and Equipment (except Automotive and E	1.000
7694	Armature Rewinding Shops			
	. Repair	81131	Commercial and Industrial Machinery and Equipment (except Automotive and E	1.000
	. Remanufacturing	335312	Motor and Generator Manufacturing (pt)	0.905
7699	Repair Shops and Related Services, NEC			
	. Boiler Cleaning	23511	Plumbing, Heating, and Air-Conditioning Contractors (pt)	1.000
	. Custom Picture Framing	442299	All Other Home Furnishings Stores (pt)	0.952
	. Locksmith Shops	561622	Locksmiths	1.000
	. Cesspool and Septic Tank Cleaning	562991	Septic Tank and Related Services (pt)	1.048
	. Furnace Ducts, Chimney, and Gutter Cleaning Services	56179	Other Services to Buildings and Dwellings (pt)	1.095
	. Sewer Cleaning and Rodding	562998	All Other Miscellaneous Waste Management Services (pt)	1.048
	. Ship Scaling	48839	Other Support Activities for Water Transportation (pt)	1.048
	. Other Non-Automotive Transportation Equipment and Industrial Machinery	81131	Commercial and Industrial Machinery and Equipment (except Automotive and E	1.000
	. Retailing New Bicycles from a Storefront and Repairing Bicycles	45111	Sporting Goods Stores (pt)	0.952
	. Farriers	11521	Support Activities for Animal Production (pt)	0.952
	. Camera Repair	811211	Consumer Electronics Repair and Maintenance (pt)	1.000
	. Typewriter Repair	811212	Computer and Office Machine Repair and Maintenance (pt)	1.000
	. Dental Instrument Repair, Laboratory Instrument Repair, Medical Equipme	811219	Other Electronic and Precision Equipment Repair and Maintenance (pt)	1.000
	. Lawnmower Repair Shops, Sharpening and Repairing Knives, Saws and T	811411	Home and Garden Equipment Repair and Maintenance	1.000
	. Taxidermists, and Antique Repair and Maintenance, Except Antique Car R	71151	Independent Artists, Writers, and Performers	1.190
	. Gas Appliance Repair Service, Sewing Machine Repair, Stove Repair Sho	811412	Appliance Repair and Maintenance (pt)	1.000
	. Leather Goods Repair Shops, Luggage Repair Shops, Pocketbook Repair	81143	Footwear and Leather Goods Repair (pt)	1.000
	. Except Industrial, Electronic, Home and Garden, Appliance, Locksmith, an	81149	Other Personal and Household Goods Repair and Maintenance (pt)	1.000
	Motion pictures			
7812	Motion Picture and Video Tape Production	51211	Motion Picture and Video Production	0.952
7819	Services Allied to Motion Picture Production			
	. Teleproduction and Post-Production Services	512191	Teleproduction and Other Postproduction Services	0.952
	. Casting Bureaus	56131	Employment Placement Agencies (pt)	0.952
	. Wardrobe Rental (Motion Pictures)	53222	Formal Wear and Costume Rental (pt)	0.952
	. Rental of Motion Picture Equipment	53249	Other Commercial and Industrial Machinery and Equipment Rental and Leasing	0.952
	. Talent Payment Services	541214	Payroll Services (pt)	0.905
	. Film Directors and Related Motion Picture Production Services, Independ	71151	Independent Artists, Writers, and Performers (pt)	1.190
	. Reproduction of Video	334612	Prerecorded Compact Disc (except Software), Tape, and Record Reproducing	0.905
	. All Other Services	512199	Other Motion Picture and Video Industries (pt)	0.952
7822	Motion Picture and Video Tape Distribution			
	. Prerecorded Video Tapes (Wholesaling of)	42199	Other Miscellaneous Durable Goods Wholesalers (pt)	0.952
	. All Other	51212	Motion Picture and Video Distribution (pt)	0.952
7829	Services Allied to Motion Picture Distribution			
	. Booking Agencies	512199	Other Motion Picture and Video Industries (pt)	0.952
	. Film Archives	51412	Libraries and Archives (pt)	0.952
	. Commercial Distribution Film Libraries	51212	Motion Picture and Video Distribution (pt)	0.952
7832	Motion Picture Theaters, Except Drive-In	512131	Motion Picture Theaters (except Drive-Ins)	0.952
7833	Drive-In Motion Picture Theaters	512132	Drive-In Motion Picture Theaters	0.952
7841	Video Tape Rental	53223	Video Tape and Disc Rental	0.952
	Amusement and recreational services			
7911	Dance Studios, Schools, and Halls			

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SIC	SIC Description	NAICS	NAICS Description	Factor
	. Dance Studios and Halls	71399	All Other Amusement and Recreation Industries (pt)	1.190
	. Dance Schools	61161	Fine Arts Schools (pt)	0.952
7922	Theatrical Producers (Except Motion Picture) and Miscellaneous Theatrical Services			
	. Casting Agencies	56131	Employment Placement Agencies (pt)	0.952
	. Theater and Opera Companies	71111	Theater Companies and Dinner Theaters (pt)	1.190
	. Theatrical Agents	71141	Agents and Managers for Artists, Athletes, Entertainers, and Other Public Figur	1.190
	. Theatrical Ticket Agencies	561599	All Other Travel Arrangement and Reservation Services (pt)	0.952
	. Costume Design, Theatrical	71151	Independent Artists, Writers, and Performers (pt)	1.190
	. Ballet and Dance Companies	71112	Dance Companies	1.190
	. Theater Operators	71131	Promoters of Performing Arts, Sports, and Similar Events with Facilities (pt)	1.190
	. Theatrical Promoters	71132	Promoters of Performing Arts, Sports, and Similar Events without Facilities (pt)	1.190
	. Producers of Radio Programs	51229	Other Sound Recording Industries (pt)	0.952
	. Theatrical Equipment Rental	53249	Other Commercial and Industrial Machinery and Equipment Rental and Leasing	0.952
7929	Bands, Orchestras, Actors, and Other Entertainers and Entertainment Groups			
	. Musical Groups and Artists, Orchestras	71113	Musical Groups and Artists	1.190
	. Actors and Actresses	71151	Independent Artists, Writers, and Performers (pt)	1.190
	. Except Musical Groups and Artists, Actors and Actresses	71119	Other Performing Arts Companies (pt)	1.190
7933	Bowling Centers	71395	Bowling Centers	1.190
7941	Professional Sports Clubs and Promoters			
	. Professional Sports Clubs	711211	Sports Teams and Clubs	1.190
	. Sports Agents	71141	Agents and Managers for Artists, Athletes, Entertainers, and Other Public Figur	1.190
	. Sports Promoters	71132	Promoters of Performing Arts, Sports, and Similar Events without Facilities (pt)	1.190
	. Stadium Operators	71131	Promoters of Performing Arts, Sports, and Similar Events with Facilities (pt)	1.190
7948	Racing, Including Track Operations			
	. Racetrack Operators	711212	Racetracks	1.190
	. Racing, except Track Operators	711219	Other Spectator Sports (pt)	1.190
7991	Physical Fitness Facilities	71394	Fitness and Recreational Sports Centers (pt)	1.190
7992	Public Golf Courses	71391	Golf Courses and Country Clubs (pt)	1.190
7993	Coin-Operated Amusement Devices			
	. Amusement Arcades	71312	Amusement Arcades	1.190
	. Gambling (Slot Machine) Operators	71329	Other Gambling Industries (pt)	1.190
	. Except Amusement Arcades and Slot Machine Operators	71399	All Other Amusement and Recreation Industries (pt)	1.190
7996	Amusement Parks	71311	Amusement and Theme Parks	1.190
7997	Membership Sports and Recreation Clubs			
	. Golf Clubs	71391	Golf Courses and Country Clubs (pt)	1.190
	. Recreation Clubs with Facilities	71394	Fitness and Recreational Sports Centers (pt)	1.190
	. Recreation Clubs Without Facilities	71399	All Other Amusement and Recreation Industries (pt)	1.190
7999	Amusement and Recreation Services, NEC			
	. Ticket Agencies	561599	All Other Travel Arrangement and Reservation Services (pt)	0.952
	. Aerial Tramways, Scenic and Amusement	48799	Scenic and Sightseeing Transportation, Other (pt)	1.048
	. Circus Companies and Traveling Carnival Shows	71119	Other Performing Arts Companies (pt)	1.190
	. Professional Athletes	711219	Other Spectator Sports (pt)	1.190
	. Skiing Facilities	71392	Skiing Facilities	1.190
	. Nonmembership Recreation Facilities	71394	Fitness and Recreational Sports Centers (pt)	1.190
	. Casinos, except Casino Hotels	71321	Casinos (except Casino Hotels)	1.190
	. Lottery, Bingo, Bookie and Other Gaming Operations	71329	Other Gambling Industries (pt)	1.190
	. Caverns and Miscellaneous Commercial Parks	71219	Nature Parks and Other Similar Institutions (pt)	1.048
	. Sports Instruction	61162	Sports and Recreation Instruction	0.952
	. Nonathletic Recreational Instruction	611699	All Other Miscellaneous Schools and Instruction (pt)	0.952
	. State Fairs, Agriculture Fairs, and County Fairs with Facilities	71131	Promoters of Performing Arts, Sports, and Similar Events with Facilities (pt)	1.190
	. State Fairs, Agriculture Fairs, and County Fairs without Facilities	71132	Promoters of Performing Arts, Sports, and Similar Events without Facilities (pt)	1.190
	. Sports Equipment Rental	532292	Recreational Goods Rental	0.952
	. Scenic Transport Operations, Land	48711	Scenic and Sightseeing Transportation, Land (pt)	1.048
	. Charter Fishing	48721	Scenic and Sightseeing Transportation, Water (pt)	1.048
	. Amusement and Recreation Services, NEC (except circuses, professional	71399	All Other Amusement and Recreation Industries (pt)	1.190
	Health services			
8011	Offices and Clinics of Doctors of Medicine			
	. Surgical and Emergency Centers	621493	Freestanding Ambulatory Surgical and Emergency Centers	1.143
	. HMO Medical Centers	621491	HMO Medical Centers	1.143
	. Offices of Physicians, Mental Health Specialists	621112	Offices of Physicians, Mental Health Specialists (pt)	1.143
	. Offices of Physicians Except Mental Health	621111	Offices of Physicians (except Mental Health Specialists) (pt)	1.143
8021	Offices and Clinics of Dentists	62121	Offices of Dentists	1.143
8031	Offices and Clinics of Doctors of Osteopathy			
	. Offices of Doctors of Osteopathy, Except Mental Health	621111	Offices of Physicians (except Mental Health Specialists) (pt)	1.143
	. Offices of Doctors of Osteopathy, Mental Health Specialists	621112	Offices of Physicians, Mental Health Specialists (pt)	1.143
8041	Offices and Clinics of Chiropractors	62131	Offices of Chiropractors	1.143
8042	Offices and Clinics of Optometrists	62132	Offices of Optometrists	1.143
8043	Offices and Clinics of Podiatrists	621391	Offices of Podiatrists	1.143
8049	Offices and Clinics of Health Practitioners, NEC			
	. Mental Health Practitioners, Except Physicians	62133	Offices of Mental Health Practitioners (except Physicians)	1.143
	. Offices of Physical, Occupational, Recreational, and Speech Therapists and	62134	Offices of Physical, Occupational and Speech Therapists, and Audiologists	1.143
	. Other Offices of Health Practitioners	621399	Offices of All Other Miscellaneous Health Practitioners	1.143
8051	Skilled Nursing Care Facilities			
	. Continuing Care Retirement Communities	623311	Continuing Care Retirement Communities (pt)	1.143
	. All Other Skilled Nursing Care Facilities	62311	Nursing Care Facilities (pt)	1.143
8052	Intermediate Care Facilities			
	. Continuing Care Retirement Communities	623311	Continuing Care Retirement Communities (pt)	1.143
	. Mental Retardation Facilities	62321	Residential Mental Retardation Facilities	1.143
	. Other Intermediate Care Facilities	62311	Nursing Care Facilities (pt)	1.143
8059	Nursing and Personal Care Facilities, NEC			
	. Continuing Care Retirement Communities	623311	Continuing Care Retirement Communities (pt)	1.143
	. Other Nursing and Personal Care Facilities	62311	Nursing Care Facilities (pt)	1.143
8062	General Medical and Surgical Hospitals	62211	General Medical and Surgical Hospitals (pt)	1.143
8063	Psychiatric Hospitals	62221	Psychiatric and Substance Abuse Hospitals (pt)	1.143
8069	Specialty Hospitals, Except Psychiatric			
	. Children's Hospitals	62211	General Medical and Surgical Hospitals (pt)	1.143
	. Substance Abuse Hospitals	62221	Psychiatric and Substance Abuse Hospitals (pt)	1.143
	. Other Specialty Hospitals	62231	Specialty (except Psychiatric and Substance Abuse) Hospitals	1.143
8071	Medical Laboratories			
	. Diagnostic Imaging Centers	621512	Diagnostic Imaging Centers	1.143
	. Medical Laboratories, Except Diagnostic Imaging Centers	621511	Medical Laboratories	1.000
8072	Dental Laboratories	339116	Dental Laboratories	1.000

Appendix A
MVP Health Insurance Company
Industry Factors

SIC	SIC Description	NAICS	NAICS Description	Factor
8082	Home Health Care Services	62161	Home Health Care Services	1.143
8092	Kidney Dialysis Centers	621492	Kidney Dialysis Centers	1.143
8093	Specialty Outpatient Facilities, NEC			
	. Family Planning Centers	62141	Family Planning Centers (pt)	1.143
	. Outpatient Mental Health Facilities	62142	Outpatient Mental Health and Substance Abuse Centers	1.143
	. Other Specialty Outpatient Facilities	621498	All Other Outpatient Care Centers	1.143
8099	Health and Allied Services, NEC			
	. Blood and Organ Banks	621991	Blood and Organ Banks	1.143
	. Medical artists	54143	Graphic Design Services (pt)	0.952
	. Medical Photography	541922	Commercial Photography (pt)	0.952
	. Childbirth Preparation Classes	62141	Family Planning Centers (pt)	1.143
	. Other Health and Allied Services	621999	All Other Miscellaneous Ambulatory Health Care Services	1.143
	Legal services			
8111	Legal Services	54111	Offices of Lawyers	0.952
	Educational services			
8211	Elementary and Secondary Schools	61111	Elementary and Secondary Schools	1.048
8221	Colleges, Universities, and Professional Schools	61131	Colleges, Universities, and Professional Schools	1.048
8222	Junior Colleges and Technical Institutes	61121	Junior Colleges	1.048
8231	Libraries	51412	Libraries and Archives	0.857
8243	Data Processing Schools			
	. Computer Repair Training	611519	Other Technical and Trade Schools (pt)	0.952
	. Except Computer Repair Training	61142	Computer Training	0.952
8244	Business and Secretarial Schools	61141	Business and Secretarial Schools	0.952
8249	Vocational Schools, NEC			
	. Vocational Apprenticeship Training	611513	Apprenticeship Training	0.952
	. Aviation Schools	611512	Flight Training (pt)	0.952
	. Other Technical and Trade Schools	611519	Other Technical and Trade Schools (pt)	0.952
8299	Schools and Educational Services, NEC			
	. Flying Instruction	611512	Flight Training (pt)	0.952
	. Automobile Driving Instruction	611692	Automobile Driving Schools	0.952
	. Curriculum Development, Educational	61171	Educational Support Services (pt)	0.952
	. Exam Preparation and Tutoring	611691	Exam Preparation and Tutoring	0.952
	. Art Drama and Music Schools	61161	Fine Arts Schools (pt)	0.952
	. Language Schools	61163	Language Schools	0.952
	. Professional and Management Development Training	61143	Professional and Management Development Training	0.952
	. Cooking and Modeling Schools	611519	Other Technical and Trade Schools (pt)	0.952
	. All Other Schools and Educational Services, NEC	611699	All Other Miscellaneous Schools and Instruction	0.952
	Social services			
8322	Individual and Family Social Services			
	. Child and Youth Services	62411	Child and Youth Services	1.000
	. Community Food Services	62421	Community Food Services	1.000
	. Community Housing Services, Except Temporary Shelters	624229	Other Community Housing Services	1.000
	. Emergency and Other Relief Services	62423	Emergency and Other Relief Services	1.000
	. Services for the Elderly and Persons with Disabilities	62412	Services for the Elderly and Persons with Disabilities	1.000
	. Temporary Shelter	624221	Temporary Shelters	1.000
	. Parole Offices and Probation Offices	92215	Parole Offices and Probation Offices	1.190
	. Other Individual and Family Services	62419	Other Individual and Family Services	1.000
8331	Job Training and Vocational Rehabilitation Services	62431	Vocational Rehabilitation Services	1.000
8351	Child Day Care Services	62441	Child Day Care Services (pt)	1.000
8361	Residential Care			
	. Homes for the Elderly	623312	Homes for the Elderly	1.143
	. Mental Health and Substance Abuse Facilities	62322	Residential Mental Health and Substance Abuse Facilities	1.143
	. Other Residential Care	62399	Other Residential Care Facilities	1.143
8399	Social Services, NEC			
	. Voluntary Health Organizations	813212	Voluntary Health Organizations	1.000
	. Grantmaking and Giving	813219	Other Grantmaking and Giving Services	1.000
	. Human Rights Organizations	813311	Human Rights Organizations	1.000
	. Environment, Conservation, and Wildlife Organizations	813312	Environment, Conservation and Wildlife Organizations (pt)	1.000
	. All Other Social Advocacy Organizations	813319	Other Social Advocacy Organizations	1.000
	Museums, art galleries, botanical & zoological gardens			
8412	Museums and Art Galleries			
	. Museums	71211	Museums	1.048
	. Historical and Heritage Sites	71212	Historical Sites	1.048
8422	Arboreta and Botanical or Zoological Gardens			
	. Botanical and Zoological Gardens	71213	Zoos and Botanical Gardens	1.048
	. Nature Parks and Reserves	71219	Nature Parks and Other Similar Institutions (pt)	1.048
	Membership organizations			
8611	Business Associations	81391	Business Associations (pt)	1.190
8621	Professional Membership Organizations	81392	Professional Organizations	1.190
8631	Labor Unions and Similar Labor Organizations	81393	Labor Unions and Similar Labor Organizations	1.190
8641	Civic, Social, and Fraternal Associations			
	. Civic and Social Associations	81341	Civic and Social Organizations (pt)	1.190
	. Homeowner and Condominium Associations	81399	Other Similar Organizations(pt)	1.190
	. American Indian and Alaska Native Tribal Governments	92115	American Indian and Alaska Native Tribal Governments	1.143
8651	Political Organizations	81394	Political Organizations	1.190
8661	Religious Organizations	81311	Religious Organizations	1.190
8699	Membership Organizations, NEC			
	. Except Humane Societies, Farm Business Organizations, Athletic Associa	81341	Civic and Social Organizations (pt)	1.190
	. Farm Business Organizations	81391	Business Associations (pt)	1.190
	. Humane Societies	813312	Environment, Conservation and Wildlife Organizations (pt)	1.000
	. Travel Motor Clubs	561599	All Other Travel Arrangement and Reservation Services (pt)	0.952
	. Athletic Associations	81399	Other Similar Organizations (except Business, Professional, Labor, and Politica	1.190
	Engineering and management services			
8711	Engineering Services	54133	Engineering Services (pt)	0.857
8712	Architectural Services	54131	Architectural Services	0.857
8713	Surveying Services			
	. Geophysical Surveying Services	54136	Geophysical Surveying and Mapping Services (pt)	0.857

Appendix A
MVP Health Insurance Company
Industry Factors

SIC	SIC Description	NAICS	NAICS Description	Factor
	. Except Geophysical Surveying	54137	Surveying and Mapping (except Geophysical) Services (pt)	0.857
8721	Accounting, Auditing, and Bookkeeping Services			
	. Auditing Accountants	541211	Offices of Certified Public Accountants	0.905
	. Payroll Services	541214	Payroll Services (pt)	0.905
	. Other Accounting Services	541219	Other Accounting Services	0.905
8731	Commercial Physical and Biological Research	54171	Research and Development in the Physical, Engineering, and Life Sciences (pt)	0.952
8732	Commercial Economic, Sociological, and Educational Research			
	. Social Sciences and Humanities	54172	Research and Development in the Social Sciences and Humanities (pt)	0.952
	. Market Research and Opinion Research	54191	Marketing Research and Public Opinion Polling	0.952
8733	Noncommercial Research Organizations			
	. Physical, Engineering, and Life Services	54171	Research and Development in the Physical, Engineering, and Life Sciences (pt)	0.952
	. Social Sciences and Humanities	54172	Research and Development in the Social Sciences and Humanities (pt)	0.952
8734	Testing Laboratories			
	. Veterinary Testing Labs	54194	Veterinary Services (pt)	0.952
	. Except Veterinary Testing Labs	54138	Testing Laboratories	0.857
8741	Management Services			
	. Except Construction Management Services	56111	Office Administrative Services	0.905
	. Construction Management Services	23	Included in Construction Sector By Type of Construction	0.952
8742	Management Consulting Services			
	. Administrative and General Management Consulting	541611	Administrative Management and General Management Consulting Services	0.905
	. Human Resources and Personnel Management Consulting	541612	Human Resources and Executive Search Consulting Services (pt)	0.905
	. Marketing Consulting	541613	Marketing Consulting Services	0.905
	. Manufacturing Management, Physical Distribution, and Site Location Cons	541614	Process, Physical Distribution, and Logistics Consulting Services (pt)	0.905
8743	Public Relations Services	54182	Public Relations Agencies	1.048
8744	Facilities Support Management Services	56121	Facilities Support Services	0.952
8748	Business Consulting Services, NEC			
	. Educational Test Development and Evaluation Services, Educational Testi	61171	Educational Support Services (pt)	0.952
	. Safety Consulting and Security Consulting	54169	Other Scientific and Technical Consulting Services (pt)	0.905
	. Agriculture Consulting and Economic Consulting	54169	Other Scientific and Technical Consulting Services (pt)	0.905
	. Urban Planners and Industrial Development Organizations	54132	Landscape Architectural Services (pt)	0.857
	. Traffic Engineering Consulting	54133	Engineering Services (pt)	0.857
	. All Other Business Consulting Services	541618	Other Management Consulting Services	0.905
	Private households			
8811	Private Households	81411	Private Households	1.190
	Miscellaneous services			
8999	Services, NEC			
	. Authors, Artists, and Related Technical Services, Independent	71151	Independent Artists, Writers, and Performers (pt)	1.190
	. Record Production	51221	Record Production	0.952
	. Scientific and Related Consulting Services	54169	Other Scientific and Technical Consulting Services (pt)	0.905
	. Music Publishing	51223	Music Publishers (pt)	0.952
	. Actuarial Consulting	541612	Human Resources and Executive Search Consulting Services (pt)	0.905
	. All Other Information Providers	514199	All Other Information Services (pt)	0.857
	. Environmental Consultants	54162	Environmental Consulting Services	0.905
	Executive, legislative, and general government			
9111	Executive Offices	92111	Executive Offices	1.143
9121	Legislative Bodies	92112	Legislative Bodies	1.143
9131	Executive and Legislative Offices, Combined	92114	Executive and Legislative Offices, Combined	1.143
9199	General Government, NEC	92119	Other General Government Support	1.143
	Justice, public order, and safety			
9211	Courts	92211	Courts	1.143
9221	Police Protection	92212	Police Protection	1.190
9222	Legal Counsel and Prosecution	92213	Legal Counsel and Prosecution	1.190
9223	Correctional Institutions	92214	Correctional Institutions	1.190
9224	Fire Protection	92216	Fire Protection	1.190
9229	Public Order and Safety, NEC	92219	Other Justice, Public Order, and Safety	1.190
	Finance, taxation, and monetary policy			
9311	Public Finance, Taxation, and Monetary Policy	92113	Public Finance Activities	1.143
	Administration of human resources			
9411	Administration of Educational Programs	92311	Administration of Education Programs	1.143
9431	Administration of Public Health Programs	92312	Administration of Public Health Programs	1.143
9441	Administration of Social, Human Resource and Income Maintenance Progra	92313	Administration of Human Resource Programs (except Education, Public Health	1.143
9451	Administration of Veterans' Affairs, Except Health Insurance	92314	Administration of Veterans' Affairs	1.143
	Environmental quality and housing			
9511	Air and Water Resource and Solid Waste Management	92411	Administration of Air and Water Resource and Solid Waste Management Progr	1.143
9512	Land, Mineral, Wildlife, and Forest Conservation	92412	Administration of Conservation Programs	1.143
9531	Administration of Housing Programs	92511	Administration of Housing Programs	1.143
9532	Administration of Urban Planning and Community and Rural Development	92512	Administration of Urban Planning and Community and Rural Development	1.143
	Administration of economic programs			
9611	Administration of General Economic Programs	92611	Administration of General Economic Programs	1.143
9621	Regulation and Administration of Transportation Programs			
	. Air Traffic Control	488111	Air Traffic Control (pt)	1.048
	. Except Air Traffic Control	92612	Regulation and Administration of Transportation Programs	1.143
9631	Regulation and Administration of Communications, Electric, Gas, and Other	92613	Regulation and Administration of Communications, Electric, Gas, and Other Uti	1.143
9641	Regulation of Agricultural Marketing and Commodities	92614	Regulation of Agricultural Marketing and Commodities	1.143
9651	Regulation, Licensing, and Inspection of Miscellaneous Commercial Sectors	92615	Regulation, Licensing, and Inspection of Miscellaneous Commercial Sectors	1.143
9661	Space Research and Technology	92711	Space Research and Technology	1.143
	National security and international affairs			
9711	National Security	92811	National Security	1.143
9721	International Affairs	92812	International Affairs	1.143



MVP Health Care, Inc.
Article 42 Experience Rating Formula
EPO, PPO, HDEPO, and HDPPPO Products
For Employer Groups with 51+ Subscribers
Effective 1/1/2012

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Exhibits

Exhibit A. Experience Rating Template

Exhibit B. Multi-period adjustment factor calculation

Exhibit C. Loading Factors

I: INTRODUCTION

MVP Health Care (“MVP”) sells Experience Rated EPO, PPO, HDEPO, and HDPPO products to employer groups with 51 or more eligible employees on either a Prospective experience rating basis or a Retrospective experience rating basis. In addition, a Minimum Premium Funding arrangement is available via a rider.

MVP’s large group rating formula has three parts. Part 1 develops a group specific manual pure premium. Part 2 develops a pure premium based on the group’s actual claims experience. Part 3 blends the two using credibility factors and then develops the group’s premium rates. Exhibits A-C illustrate the calculation from start to finish and this document provides a description of each component. The actual factors used in the calculation are contained in a separate Experience Rating Addendum filing.

The addendum filing and the factors contained within will be reviewed and adjusted annually or as necessary. Whenever possible, the rating factors will be developed using MVP historical experience and will be normalized to MVP’s population.

II: MANUAL PURE PREMIUM CALCULATION

Part 1 of the formula is the calculation of the group specific manual pure premium, or adjusted Manual Pure Premium.

1. ***Manual Pure Premium*** – The Manual Pure Premium rate table can be found in the Experience Rating Addendum. These rates reflect the expected claim cost for the book of business for each benefit offering for the rating period.
2. ***Industry Factor*** – A factor to adjust for the group's specific industry. The industry factor table can be found in the Experience Rating Addendum.
3. ***Demographic Factor*** – A factor to adjust for the group's specific demographic makeup. For the purpose of calculating the demographic adjustment factor, any employees or retirees who have Medicare as their primary coverage are excluded from the census. The demographic tables can be found in the Experience Rating Addendum.
4. ***Area Factor*** - A factor to adjust for the location of the groups employees across MVP's service area. The factor reflects the weighted average area factor from the Area Factor Table found in the Experience Rating Addendum using employee census at the time of the quote.
5. ***Adjusted Manual Pure Premium*** - The product of 1 through 4 above. This is the non-credible portion of the group's premium calculation.

III: EXPERIENCE PURE PREMIUM CALCULATION

For existing MVP groups, historical paid claim experience will be used. The underwriter will typically use the most recent 12 months of data with 3 months run-off. There may be instances where more or less data is available. It will be reviewed to determine appropriateness and credibility.

For groups new to MVP, historical paid claim information will be used if it is determined to be credible and appropriate. The data will be adjusted whenever possible to reflect differences in products and benefits being quoted and for differences in provider contracting and medical management. Any adjustments to the data will be documented in the group's rating file. If MVP is not satisfied with the historical paid claim data received, the Adjusted Manual Pure Premium will be used for the first policy year.

PRIMARY INPUTS

- Experience Period Start Date – The first date of the experience data, based on date of service.
- Experience Period End Date – The last date of the experience data, based on the date of service.
- Paid Through Date – The date the claims in the experience period are paid through. This is used to determine the appropriate IBNR completion factor to adjust claims.
- Midpoint of the Experience Period – Middle date of the period start date and the period end date

Product Reflected in the experience – The product previously offered and reflected in the experience. For MVP renewal groups, the benefits are known in detail. For new groups, MVP may have limited benefit detail. When applicable, adjustments to claim information will be determined based on this information.

Product in the rate quote – The product and benefits being quoted. All products quoted will have approved rates on file with the insurance department.

Member Months – The member months for the experience period.

Out-of-Area Subscribers – The number of subscribers who are living outside of the MVP service areas (VT service areas as well as NY and NH).

CLAIM INFORMATION

1. ***Date of Service Paid Claims*** – The total claims paid for claims incurred in the experience period prior to adjusting for large claims and incurred but not reported claims.
2. ***Composite Completion Factor Adjustment*** – The factor used to complete paid claims. The completion factor depends on the length of the experience period and the number of months paid after the end of the experience period (or “claims runoff”).
3. ***Incurred Claims*** - The projected total incurred claim cost for the group, adjusted for unpaid claims.
4. ***Other non Fee for Service medical expenses*** – The medical expenses associated with items like Capitation arrangements, Wellness Reward programs and Provider Incentive programs.
5. ***Pooling Level*** – The pooling level (attachment point) for the group. (See Experience Rating Addendum for details)
6. ***Actual Large Claims (excess over pooling level)*** – The claim amount in excess of the attachment point for all applicable claims in the experience period.
7. ***Incurred Claims less Large Claims*** – The total Incurred Claims less the Large Claims.
8. ***Trend factor to midpoint of Projection Period*** – The trend rate based on the start and end date of the experience period and the renewal rating period. Annual Trend factors are filed in the Experience Rating Addendum.
9. ***Trended Net Claims*** – The Incurred Claims less Large Claims multiplied by the trend factor.
10. ***Trended pmpm Net Claims*** – The Trended Net Claims divided by the member month exposure for the experience period.

EXPERIENCE ADJUSTMENTS

11. ***Demographic Factor (Carrier Replacement Only)*** – In the event MVP is requested to provide an experience rate for the entire group, a demographic adjustment may be warranted. If MVP is offered on a slice basis and the quote is for full carrier replacement, MVP may adjust their own experience to reflect the demographics of the entire group. If claims experience is obtained for the rest of the group then that will be used instead. See the Experience Rating Addendum for the demographic factors.

- 12. Network Efficiency Factor** – An adjustment to reflect differences in network providers, contractual provider reimbursement rates, gatekeeper vs. no gatekeeper, and referral vs. open access between the experience period data and the product being quoted. The calculation of any adjustment to the paid claims will be documented in the group file. See Experience Rating Addendum for details.
- 13. Benefit Adjustment** – An adjustment to reflect material differences between the benefits inherent in the groups historical paid claim experience and the benefits being proposed in the quote. The factor will be calculated and applied separately to the Medical vs. the Prescription Drug claims. The calculation of any adjustment to the paid claims will be documented in the group file. See Experience Rating Addendum for details
- 14. Pharmacy Rebate Factor** – A factor to reflect pharmacy rebates received from MVP's Pharmacy Benefit Manager. This represents an average percentage adjustment for MVP's Rx community pool and is only applied to Rx costs. See Experience Rating Addendum for details.
- 15. Pooling Charge %** - The load applicable to the pooling level selected. See Experience Rating Addendum for details. This adjustment does not apply to Rx claims.
- 16. Adjusted pmpm Net Claims** - The net incurred claims after applying the experience adjustments.
- 17. Prior Period Adjustment Factor** – In most cases, the underwriter will be looking at the most recent 12 months of a group's experience with 3 months of runoff. However, there may be instances where the underwriter will look at another claim period for the group and combine it with the most recent experience period. An example of this may be if a group had an unusually high number of large claims in the current period, the underwriter could look at the prior period to evaluate the large claim history. In the event the prior period history is very different, the underwriter could dampen the impact of the extraordinary large claims by blending the two periods together.

The calculation of this adjustment factor is shown in Exhibit B. The calculation of the Adjusted pmpm Net Claim amount is done in the same manner as in Exhibit A for the current experience period (Period 1) and is repeated for the prior experience period as well (Period 2). A weighted average of the two is then computed based on Period Weights assumed by the underwriter. The average pmpm is divided by the Period 1 pmpm to derive the Prior Period Adjustment Factor.

The Period weight is the amount of weight given to each period. See the Experience Rating Addendum for details.

- 18. *Covered Lives Assessment (CLA)*** – The amount paid for the Covered Lives Assessment. See Experience Rating Addendum, Covered Lives Assessment/Indigent Care Section for detail. This does not apply to Rx claims.
- 19. *Indigent Care*** – The amount paid to the State Public Goods Pool. This does not apply to Rx claims. See Experience Rating Addendum for detail. This does not apply to Rx claims.
- 20. *Experience Pure Premium*** – Equal to the Adjusted pmpm Net Claims multiplied by the Prior Period Adjustment Factor, if applicable plus the pmpm CLA and Indigent Care expenses.

IV: EMPLOYER SPECIFIC PREMIUM RATES

The results of Sections II and III above are blended together using credibility factors to determine the blended pure premium. Final adjustments, explained below, are then applied to arrive at the pure premium for the group. The premiums for the group's specific tier structure being quoted are then derived from this.

BLENDING OF EXPERIENCE PURE PREMIUM AND ADJUSTED MANUAL PURE PREMIUM

- 1. *Adjusted Manual Pure Premium*** –Section II, line 5
- 2. *Experience Pure Premium*** –Section III, line 20
- 3. *Experience Credibility Weight*** – The weight assigned to the Experience Pure Premium based on the member months from the experience period. See the Experience Rate Addendum for the applicable credibility table.
- 4. *Blended Pure Premium*** – The weighted average of the Adjusted Manual Pure Premium and the Experience Pure Premium based on the credibility assigned to the group.
- 5. *Group Risk Assessment Factor*** – Rating factors to reflect specific characteristics of the group. See the Experience Rating Addendum for the applicable factors.
- 6. *Retrospective Financial Underwriting Factor*** – The additional risk charge applied when the group is retrospectively experience rating. See the Experience Rating Addendum for the applicable factors.
- 7. *HRA/HSA Funding Load Factor*** – The additional risk charge applied when a group funds a portion of or the entire plan deductible. The charge is intended to account for the anticipated increase in utilization of services due to the resulting 'first dollar' coverage provided. See the Experience Rating Addendum for the applicable factors.
- 8. *Network Access Fee*** – In the event the group has members who live outside of MVP's service area, MVP's rental network assesses an out-of-network access fee. The access fee is charged per OOA subscriber and then translated into a pmpm fee based on the group's total membership. See the Experience Rating Addendum for the network access fee.
- 9. *Retention*** – The expense loads added to pure premium to cover general administrative fees, bad debt, risk charges, broker fees, net reinsurance, etc. See Experience Rating Addendum for details.

10. Premium Tax – The amount of premium tax. It is a percentage of premium and shown as a pmpm value. See Retention section of Experience Rating Addendum for details on the Premium Tax.

11. Group Required Pure Premium – $(4 \times 5 \times 6 \times 7) + 8 + 9 + 10$

PREMIUM RATE DEVELOPMENT

12. Employer Specific Loading Factor – Converts the Group Specific Pure Premium to Single, Double, and Family premiums. A group can choose a two-tier, three-tier, or four-tier billing structure. A group specific Step-Up Factor is calculated using the group census and the group's desired load ratios. Exhibit C illustrates the calculation of premium conversion factors.

If MVP doesn't have credible census information for the group the premium conversion factors from the applicable community rate filing will be used.

13. Final Premium Rates – Simply 11 x 12. When more than one plan is offered to an employer, the rates for each plan are developed in a consistent manner as described here. In the case where the employer's own claim's experience is being used to develop the premium rates the actual claims are allocated back to the individual products based on the expected cost of each benefit plan.

V: RETROSPECTIVE EXPERIENCE RATE ACCOUNTING

MVP offers a Retrospective Experience Rated product. All retrospectively rated groups will pay a risk charge above the standard retention expenses associated with prospectively rated groups. This risk charge is outlined in the Experience Rating Addendum filed under separate cover.

The Underwriting gain or loss for each retrospectively rated large group is determined annually using the prior policy years' incurred claim expense and 3 months of paid claim run out plus an additional amount for assumed IBNR claims.

To determine if the group is in a gain or loss position the actual premium collected over the policy year is compared to the actual incurred claims (including an estimate for IBNR) plus the pmpm fee for service medical claim expenses and non claim expenses from the group's premium rate development for that policy year. The actual incurred claims used will be net of any individual member claims over the pooling point purchased by the group for that policy year.

The group is in a gain position if the actual premium collected is greater than the sum of the estimated total incurred claims, the non fee for service medical expenses and the non claim expenses. If not, the group is in a loss position. Underwriting gains, or a portion of, are returned to the group. Underwriting losses are retained by MVP.

VI: MINIMUM PREMIUM FUNDING ARRANGEMENT

An employer group can use Minimum Premium Funding by attaching a Minimum Premium Funding Arrangement (MPFA) rider to the group contract. MVP will utilize the large group formula to establish the Claims Liability Rate and other items in the MPFA rider. Exhibit A, Section V. shows the calculations necessary to complete the MPFA rider.

- 1. *Final Premium Rates*** – The final rates as determined using the MVP Large Group formula.
- 2. *Retention Rate*** – The amount of retention included in the Final Premium Rates. The group is billed separately for retention charges.
- 3. *Claims Liability Rate (CLR)*** – Line 1 minus Line 2, or the premium rates without retention.
- 4. *Claims Fluctuation Margin*** - Addendum value. Also sometimes referred to as the Minimum Premium “Risk Corridor”, the amount of risk over the claims projection to be absorbed by the employer group. The amount of risk assumption will vary by group size and risk characteristics of the group.
- 5. *Maximum Monthly Premium Liability (MPL)*** – Line 3 x Line 4 x the number of subscribers in each premium tier for the month. The MPL will be used to determine any monthly gain or loss by comparing against actual claims in the month. Over the contract period, the cumulative gain or loss is determined by comparing the cumulative MPT to the cumulative actual claims paid. Settlements of gains and losses will be described in the MPFA rider language.

VII: CERTIFICATION

I believe the rating formula described herein is consistent with industry norms, follows sound actuarial and underwriting principals and the rating factors used and documented in the Experience Rating Addendum are reasonable relative to MVP's book of business and industry norms.

I have reviewed the provisions of Vermont Insurance Law and it is my opinion that this rating formula complies with the requirements of those provisions.



Kathleen Fish, FSA, MAAA

11/18/2011

Date

MVP Health Care - Large Group Experience Rating Formula

I. Case Information			
Group Name:	<input type="text"/>	Date:	<input type="text"/>
Group #:	<input type="text"/>	Effective Date:	<input type="text"/>
Marketing Rep:	<input type="text"/>		
Underwriter:	<input type="text"/>		
II. Manual Pure Premium Calculation			
	Medical w/ Non-Pharmacy Riders	Pharmacy	
1 - Manual Pure Premium	Addendum Value	Addendum Value	
2 - Industry Factor	Addendum Value	Addendum Value	
3 - Demographic Factor	Addendum Value	Addendum Value	
4 - Area Factor	Addendum Value	n/a	
5 - Adjusted Manual Pure Premium	1.x2.x3.x4.	1.x2.x3.	Total PMPM
III. Experience Pure Premium Calculation			
Experience Period Start Date	<input type="text"/>	<input type="text"/>	
Experience Period End Date	<input type="text"/>	<input type="text"/>	
Paid Through Date	<input type="text"/>	<input type="text"/>	
Midpoint of Experience Period	<input type="text"/>	<input type="text"/>	
Product Reflected in Experience	<input type="text"/>	<input type="text"/>	
Product in the Rate Quote	<input type="text"/>	<input type="text"/>	
Member Months	<input type="text"/>	<input type="text"/>	
Out-of-Area Subscribers	<input type="text"/>	n/a	
Claims Information			
1 - Date of Service Paid Claims	<input type="text"/>	<input type="text"/>	
2 - Composite Completion Factor Adjustment	<input type="text"/>	<input type="text"/>	
3 - Incurred Claims	1x2	1x2	
4 - Other non fee for service medical expenses	<input type="text"/>	n/a	
5 - Pooling Level (PL)	Addendum Value	n/a	
6 - Actual Large Claims (Excess Over PL)	<input type="text"/>	n/a	
7 - Incurred Claims Less Large Claims	3+4-6	n/a	
8 - Trend Factor to MP of Projection Period	Addendum Value	Addendum Value	
9 - Trended Net Claims	7x8	3x8	
10 - Trended pmpm Net Claims	9 / membermonths	9 / membermonths	
Experience Adjustments			
11 - Demographic Adjustment (Carrier Replacement Only)	Addendum Value	Addendum Value	
12 - Network Efficiency Factor	Addendum Value	Addendum Value	
13 - Benefit Adjustment	Addendum Value	Addendum Value	
14 - Pharmacy Rebate Factor	n/a	Addendum Value	
15 - Pooling Charge %	Addendum Value	n/a	
16 - Adjusted pmpm Net Claims	product(11 thru 13) x (1+15)	product(11 thru 14) x (1+15)	
17 - Prior Period Adjustment, if applicable	Value from Exhibit B	Value from Exhibit B	
18 - Covered Lives Assessment	Addendum Value	n/a	
19 - Indigent Care	Addendum Value	n/a	
20 - Experience Pure Premium	16 x 17 + 18 +19	16 x 17	Total pmpm
IV. Employer Specific Premium Rates			
Total			
Blending the Manual Pure Premium and Experience			
1 - Adjusted Manual Pure Premium	5 From Section II		
2 - Experience Pure Premium	20 From Section III		
3 - Experience Credibility Weight	Addendum Value		
4 - Blended Pure Premium	2x3 + 1x(1-3)		
5 - Group Risk Assessment Factor	Addendum Value		
6 - Retrospective Financial Underwriting Factor	Addendum Value		
7 - HRA/HSA Funding Load Factor	Addendum Value		
8 - Network Access Fee	Addendum Value		
9 - Retention Charges excluding Premium Tax	Addendum Value		
10 - Premium Taxes	Addendum Value		
11 - Group Required Pure Premium	4x5x6x7+8+9+10		
Premium Rate Development			
	<u>Single</u>	<u>EE/SP</u>	<u>EE/Ch(ren)</u>
12 - Employer Specific Loading Factors	Computed as illustrated in Exhibit C based on the Group's desired rate ratios/census		
13 - Final Premium Rates	11x12	11x12	11x12
V. Minimum Premium Funding			
	<u>Single</u>	<u>EE/SP</u>	<u>EE/Ch(ren)</u>
1 - Final Premium Rates	From Section IV., line 13		
2 - Retention Rate	From Section IV., lines 9+10 x Employer Specific Loading Factors		
3 - Claims Liability Rate	1-2		
4 - Claims Fluctuation Margin	Addendum Value		
6 - Maximum Monthly Premium Liability	3X4		

MVP Health Care - Large Group Experience Rating Formula - Two Periods of Experience calculation

Group Name: <input style="width: 90%;" type="text"/> Group #: <input style="width: 90%;" type="text"/> Marketing Rep: <input style="width: 90%;" type="text"/> Underwriter: <input style="width: 90%;" type="text"/>	Date: <input style="width: 90%;" type="text"/> Effective Date: <input style="width: 90%;" type="text"/>
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Experience Pure Premium Calculation	Medical Claims		Pharmacy Claims	
	Period 1	Period 2	Period 1	Period 2
Experience Period Start Date	Input	Input	Input	Input
Experience Period End Date	Input	Input	Input	Input
Paid Through Date	Input	Input	Input	Input
Midpoint of Experience Period	Input	Input	Input	Input
Product Reflected in Experience	Input	Input	Input	Input
Product in the Rate Quote	Input	Input	Input	Input
Member Months	Input	Input	Input	Input
Claims Information				
1 - Date of Service Paid Claims	Input	Input	Input	Input
2 - Composite Completion Factor Adjustment	Input	Input	Input	Input
3 - Incurred Claims	1x2	1x2	1x2	1x2
4 - Other non fee for service medical expenses	Input	Input	n/a	n/a
5 - Pooling Level (PL)	Addendum Value	Addendum Value	n/a	n/a
6 - Actual Large Claims (Excess Over PL)	Input	Input	n/a	n/a
7 - Incurred Claims Less Large Claims	3+4-6	3+4-6	n/a	n/a
8 - Trend Factor to MP of Projection Period	Addendum Value	Addendum Value	Addendum Value	Addendum Value
9 - Trended Net Claims	7x8	7x8	3x8	3x8
10 - Trended pmpm Net Claims	9 / membermonths	9 / membermonths	9 / membermonths	9 / membermonths
Experience Adjustments				
11 - Demographic Adjustment (Carrier Replacement Only)	Addendum Value	Addendum Value	Addendum Value	Addendum Value
12 - Network Efficiency Factor	Addendum Value	Addendum Value	Addendum Value	Addendum Value
13 - Benefit Adjustment	Addendum Value	Addendum Value	Addendum Value	Addendum Value
14 - Pharmacy Rebate Factor	n/a	n/a	Addendum Value	Addendum Value
15 - Pooling Charge %	Addendum Value	Addendum Value	n/a	n/a
16 - Adjusted pmpm Net Claims	product(11 thru 13) x (1+15)	product(11 thru 13) x (1+15)	product(11 thru 14) x (1+15)	product(11 thru 14) x (1+15)
Period Weight	Addendum Value	Addendum Value	Addendum Value	Addendum Value
Prior Period Adjustment Factor	P1 and P2 Weighted Average line 16 / P1 line 16		P1 and P2 Weighted Average line 16 / P1 line 16	

2 Tier Loading Factor Example:

Percentage of single contracts
Percentage of family contracts
Average Contract Size
Desired Family Tier Ratio
Avg Unit of Revenue per Contract

Single Loading Factor
Family Loading Factor

$$a = c/(c+d)$$

$$b = d/(c+d)$$

$$g = (e+f)/(c+d)$$

w = Desired relationship between Single and Family rate

$$y = a x_1 + b x_w$$

$$A = g/y$$

$$B = w \times A$$

4 Tier

Contracts

% of	
Tier Ratio	
Single	
Double	
Parent	
Family	

	Single	Double	Parent	Family
Sub				
Mem				

Avg. Contract Size

4 Tier - Loading Factors

S

D

P

F



Consumer Disclosure about Proposed Health Insurance Rate Increase Q1 and Q2 2013 Large Group AR42 Rate Filing

MVP Health Insurance Co. is a health care payer operating in Vermont and New York. MVP's mission is to provide high quality and affordable health care with a focus on wellness to our members.

MVP must obtain approval from the Department of Financial Regulation and Green Mountain Care Board for the health insurance premium rates charged. MVP files quarterly premium rates which are guaranteed for 12 months. This rate filing seeks approval of MVP's 1st and 2nd quarter 2013 premium rates (effective dates of coverage beginning between January 1, 2013 and June 30, 2013).

The manual premium rates filed for approval each quarter reflect MVP's current estimate of the cost to provide health insurance for that coverage period. The filed manual premium rates for the current quarter may be higher or lower than the previously filed manual premium rates. However, premium rates generally increase over time. Increases in premium rates are driven by many factors including increases in use of medical services by the insured population, increases in hospital and physician required charges for medical care, expanded covered services due to government mandates, and the exit of healthier individuals from the insurance market place as the cost of insurance increases.

The manual premium rates included in this rate filing reflect a 12.0% increase over the prior manual rates. Approximately 2.3% of the 12.0% proposed increase is due to new government mandates (at both the state and federal level) which were not in effect the last time these groups renewed. The minimum proposed manual rate change for members renewing is 9.3% while the maximum rate change is 14.7%. 7,601 members will be impacted by the proposed rate changes.

It's worth noting this summary only reflects the change in the manual rates MVP is proposing for Q1 and Q2 2013. Group specific premium rates are calculated by blending the manual premium rate with the group's historical experience. As a result, group specific renewal rate modifications may fall outside of the minimum and maximum range noted in the paragraph above.